

AURORA LOAN SERVICES, LLC.

10350 Park Meadows Drive
Littleton, CO 80124

May 21, 2009

Re: [REDACTED] (herein defined as "Seller") Short Sale

Address: [REDACTED]

Original [REDACTED]

Aurora Loan Number: [REDACTED]

Dear [REDACTED]

This letter shall serve to evidence the parties' agreement with respect to the above referenced loan (the "Subject Loan") in that a short payoff has been approved for: \$128,000.00.

I hereby issue a short demand from escrow for which the net proceeds are to be at least: \$112,535.65. This may be more after tax pro-rations.

This authorization is contingent upon the following stipulations:

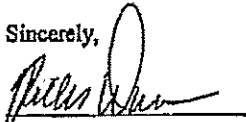
- Sales price of \$128,000.00
- Seller and Purchaser to net zero (this must be reflected on final HUD-1)
- Sellers closing costs not to exceed \$4,784.35
- Realtor commissions not to exceed \$7,680.00
- 2nd lien to receive no more than \$3,000.00 from sale of property (this must be reflected on final HUD-1)
- Must be able to convey clear title
- Net proceeds to Aurora Loan Services to be no less than \$112,535.65
- The net proceeds check must be accompanied with a copy of the final HUD-1 Settlement Statement

* Aurora Loan Services must receive the net proceeds check by June 26, 2009 or 1 business day after the closing takes place, which ever comes first. Any delays will require additional approval.

If all of the above contingencies are met, Aurora Loan Services will issue a full satisfaction of mortgage. This will be reported as a settled debt to the credit reporting agencies.

The net proceeds in certified funds (i.e. wire transfer confirmation or certified check) together with the signed final HUD-1 & signed copy of this agreement are to be forwarded via overnight mail to: Aurora Loan Services, 10350 Park Meadows Drive, Littleton, CO 80124 attn: Willis Duncan.

Sincerely,


Willis Duncan

Acknowledged and Accepted By:

[REDACTED]

"Aurora Loan Services Inc., in compliance with the Fair Debt Collection Practices Act, advises you that is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have previously received a discharge in bankruptcy, this correspondence/message is not and should not be construed as an attempt to collect a debt, but only enforcement of a lien against your property."