

National City[®] Mortgage

National City Mortgage Company,
a subsidiary of National City Bank
3232 Newmark Drive
Miamisburg, Ohio 45342

Date: July 16, 2009

To:

Joe Salcedo

Phone # 775-338-7653
Fax # 775-850-5901

0

Phone # -
Fax # -

From: National City Mortgage Company, a subsidiary of National City Bank
Amy Vanderpool

Phone # 800-367-9305 X 937-910-4533

Fax # 937-913-7556

Loss Mitigation Fax # 937-913-7887

Subject: NCM Loan # [REDACTED]

[REDACTED]

[REDACTED]

Learn How We Can Help You
Short Sale Your Property

www.LakeTahoeShortSaleExpert.com

Email: jsalcedo@chaseinternational.com

Phone: 775-338-7653

PLEASE SEND THE FOLLOWING TO MY ATTENTION:

- | | | |
|-----|---|--------------|
| 1a. | Net proceeds check (Not Less Than) | \$196,367.26 |
| 1b. | Signed Promissory Note (If applicable) | \$0.00 |
| 1c. | Copy of check to the Second Mortgage Holder | \$3,000.00 |
| 1d. | Copy of check from the seller | \$0.00 |

- NOTE 2 Signed (buyer & seller) HUD-1 Settlement Statement
- 3 Signed Approval of Short Sale Closing Agreement
- 4 Signed Unearned Premium Refund Agreement
- 5 Signed Affidavit of "Arm's Length Transaction"
- 6 NO MONEY IS TO BE GIVEN TO THE SELLERS
AND THEY MAY NEED TO BRING FUNDS TO THE CLOSING

FAX ALL OF THESE DOCUMENTS & COPIES OF ALL CHECKS
TO FAX #937-913-7887 THE DAY OF THE CLOSING
SO THAT I CAN STOP THE SCHEDULED FORECLOSURE SALE.

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3232 Newmark Drive
Miamisburg, Ohio 45342

July 16, 2009

**** We must review a final HUD-1 prior to closing ****

APPROVAL OF SHORT SALE CLOSING AGREEMENT

TO:

Attention: 0
Phone #: -
Fax #: -

National City Mortgage Loan #:
SELLER'S NAME:

PROPERTY ADDRESS:

SALES PRICE:	\$224,900.00	
CLOSING COST:	\$12,038.74	
COMMISSION:	\$13,494.00	
Payment to Second Mortgage:	\$3,000.00	
Payment to HOA:	\$0.00	
CLOSING DATE:	August 31, 2009	OR BEFORE - OR THERE COULD BE ADDITIONAL CHARGES
PROMISSORY NOTE:	\$0.00	
Cash from fees/cost:	\$0.00	
NET PROCEEDS:	\$196,367.26	(No Less Than)

NO MONEY IS TO BE GIVEN TO THE SELLERS AND THEY MAY NEED TO BRING FUNDS TO THE CLOSING

We require a fully executed copy of the signed HUD-1 Settlement Statement.

National City will not be responsible for the payment of any real estate taxes including, without limitation, the real estate taxes being paid twice. National City paid the last installment of taxes on February 18, 2009 in the amount of \$879.70

Any refunds related to this account or escrow balance remaining are payable to National City Mortgage Co. a subsidiary of National City Bank and will not be refunded to the seller.

VARIANCE IN THESE TERMS REQUIRE NATIONAL CITY MORTGAGE'S

APPROVAL. We require the proceeds check by September 2, 2009 .

Please forward the proceeds and other documents to:

NATIONAL CITY MORTGAGE
A DIVISION OF NATIONAL CITY BANK
Amy Vanderpool Loss Mit. Bldg 5
Loss Mitigation QC/Closing Team
3232 Newmark Drive
Miamisburg, Ohio 45342