

green tree

P.O. Box 6172
Rapid City, SD 57709-6172

Cave Creek, AZ 85331

RE: Our Account [REDACTED]
Prop. Address: [REDACTED]
CAVE CREEK, AZ 85331
Settlement in Full

Dear [REDACTED]:

The current payoff on your above-referenced account is \$527,407.66. Please be advised that Green Tree Servicing LLC¹ ("Green Tree") has approved the proposed short payoff subject to the following conditions:

1. Approval is contingent upon Green Tree receiving proof of escrow/settlement being opened.
2. Close of escrow is to be on or before [REDACTED].
3. Gross contract sales price is \$465,000.00.
4. Green Tree will accept and consider payment in the amount of \$419,627.41 on the account as a settlement in full.
5. Maximum net sales proceeds to the 2nd lien of \$9000.00.
6. Maximum commissions to agent of \$27,900.00.
7. Maximum closing costs \$3493.50 which excludes: third party short sale negotiation fees, third party short sale processing fees, escrow pad, pest inspections, home warranties, and water, sewer or utility fees.
8. Send separate wires for each loan if there are multiple loans to Green Tree.
9. Parties other than Green Tree must absorb (pay) any additional unapproved closing costs.
10. Borrower (Seller) receives no funds or cash from this transaction.

Any funds in your escrow account will be applied to your remaining loan balance. Upon receipt and verification of good funds, Green Tree will release the deed of trust/mortgage and the Note will be settled in full.

This offer is expressly conditioned upon Green Tree's receipt of the funds by [REDACTED]

If this offer is based upon a cash settlement, please assure good funds are received by Green Tree by [REDACTED]. You may use the wiring instructions referenced below to send your settlement funds.

If this offer is conditioned upon the sale or refinance of the collateral securing the above-referenced account, Green Tree must receive all available funds from the sale or the closing of the new loan, not to exceed the full payoff amount of the existing loan. You have represented to Green Tree that there are no additional funds available from the sale or refinance of the property and that you shall receive no funds, either directly or indirectly, from the sale or the closing of the new loan. If any additional funds become available, you must instruct the title company to disburse the funds to Green Tree.

A copy of the final HUD-1 or settlement statement and tracking information must be faxed to me at the time of closing to [REDACTED]

¹ Green Tree Servicing LLC and related entities, including, for certain loans, in Alabama, Green Tree-AL LLC; in Minnesota, Green Tree Loan Company; and in Pennsylvania, Green Tree Consumer Discount Company.

On the date of closing, please direct the title company to remit the above-referenced amount by wire transfer using the following instructions:

Wiring Instructions:

ABA: [REDACTED]
Account: [REDACTED]
Account Name: Green Tree Servicing LLC
Bank Name: [REDACTED]
Bank Address: [REDACTED]
Bank City: [REDACTED]
Bank State: [REDACTED]
Bank Zip: [REDACTED]

Account #: [REDACTED]

Please include the above-referenced account number with your payment.

After we receive your settlement amount, we will consider your loan paid in full. We will report your loan to the major consumer reporting agencies as "[a]ccount paid in full for less than the full balance."² In addition, we are required by law to report the amount of the debt that is forgiven to the Internal Revenue Service (IRS).

If you have any questions, please call me at [REDACTED]. Thank you for your assistance.

Sincerely,

Keith Bonanno
Green Tree

[REDACTED]

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

² This description may vary by consumer reporting agency.

Chase
Po Box 469030
Glendale, CO 80246



[REDACTED]

[REDACTED]

[REDACTED]

Cave Creek, AZ 85331

Short sale terms and conditions

Account: [REDACTED]
Borrower: [REDACTED] (The "Seller")
Property Address: [REDACTED]
Cave Creek, AZ 85331

Dear [REDACTED]:

We have agreed to your request for a short sale, and we will accept a minimum of \$9,000.00 to release the lien and waive the deficiency balance on the loan above. Our acceptance is conditional upon receipt of payment in the form of certified funds on or before [REDACTED], after which this offer becomes null and void.

Any excess funds at closing will be refunded to us. The real estate broker may receive \$27,900.00 as commission.

This acceptance is only for the contract sale price of \$465,000.00 between [REDACTED] (the "Buyer(s)"), and the Seller.

Reminder: You must submit preliminary HUD documents for final approval no less than 48 hours before the scheduled closing date.

At closing, please fax us a copy of the following signed and executed documents to the fax number below:

- Certified HUD-1 Settlement Statement
- Affidavit of Arm's Length Transaction (enclosed)
- Copy of wire transfer confirmation or certified funds check/escrow check

Fax: [REDACTED]

We will release the lien(s) after we review these completed documents and receive certified funds.

To accept this offer, please send payment by wire transfer or overnight mail to the address below. Please include your name and account number. Please call us on the day of closing to give us the details about the delivery of funds.



Wire Transfer: JPMorgan Chase Bank, N.A.
 ABA Number: [REDACTED]
 Account: [REDACTED]
 Account name: Home Equity Early Loss Mitigation
 Loan Number: [REDACTED]

Overnight Mail: Chase
 Attention Short Sales
 [REDACTED]
 [REDACTED]
 [REDACTED]

We will report the completion of this transaction to various consumer reporting agencies. Your credit rating may be impacted. Proceeding with this transaction may have implications on your state or federal tax liability; please consult a tax advisor for more information.

If you have questions, please call us at the telephone number listed below.

Sincerely,

Sherine Sabbah
 Chase
 [REDACTED]
 [REDACTED]
 [REDACTED]

www.chase.com

Enclosures

- Borrower Contact Information Update Form
- Affidavit of Arm's Length Transaction
- Fax Cover Sheet

We are a debt collector.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.