



Washington Mutual

HOME LOANS

DATE 04/23/09

TO: VINH TRUONG
PHONE NUMBER: 713-551-1150
FAX NUMBER: 713-827-3102

FROM: Shelby Copeland (843)-673-3454 (DIRECT)
Email Address: Shelby.copeland@wamu.net (206)-494-4751 or (843) 673-4024(FAX)

PAGES: 4 RE: LN # 0695415836 - MERCADO

Please send HUD1 24 hours prior to closing for approval.

I am forwarding the demand letter for this short sale. Once completed, please overnight the following:

- Signed Hud-1
- WaMu Waiver of Funds letter signed by borrower(s)
- Executed promissory note, if applicable
- Net proceeds (**NO WIRES**, must be an official check)
- Short sale approval is contingent on the Jr. Lien releasing for \$2,000.00

Without these items we cannot complete this sale or supply a discharge of mortgage.

VERY IMPORTANT --- PLEASE RETURN TO:
WASHINGTON MUTUAL BANK
ATTN: LOSS MIT SC1-2100 / Shelby Copeland
2210 Enterprise Drive
FLORENCE, SC 29501

THIS MESSAGE MAY CONTAIN CONFIDENTIAL INFORMATION. WE PROVIDE CUSTOMER INFORMATION TO OTHERS ONLY UNDER CERTAIN CIRCUMSTANCES, AND BASED ON REPRESENTATIONS THAT EACH APPLICABLE CUSTOMER HAS AUTHORIZED THE DISCLOSURE. IF ANY PERSON MAKES A FALSE OR MISLEADING REPRESENTATION TO OBTAIN CUSTOMER INFORMATION, THAT PERSON MAY HAVE COMMITTED A FEDERAL CRIME, AND WE MAY REPORT ANY SUCH INCIDENT TO THE PROPER AUTHORITIES. IF YOU RECEIVED THIS IN ERROR, PLEASE NOTIFY THE SENDER BY REPLY FAX OR EMAIL AND DELETE THIS MESSAGE. IF YOU PROPERLY RECEIVED THIS MESSAGE, YOU MAY USE AND DISTRIBUTE IT ONLY IN ACCORDANCE WITH OUR INSTRUCTIONS AND APPLICABLE LAW. HOMESIDE AND ITS AFFILIATES DO NOT REPRESENT, WARRANT OR GUARANTEE THAT THE INTEGRITY OF THIS COMMUNICATION HAS BEEN MAINTAINED NOR THAT THE COMMUNICATION IS FREE OF ERRORS, VIRUSES OR INTERFERENCE.

April 23, 2009



GUILLERMO MERCADO

10515 WIND WALKER TRL
HOUSTON, TX 77095

RE: Borrower/Loan **MERCADO** **0695415836**
Property Address: **10515 WIND WALKER TRL**
HOUSTON, TX 77095
(Terms and Escrow Instructions)

Dear Borrower:

This letter is to confirm that Washington Mutual Bank has agreed to accept less than full payoff to release its lien interest for the referenced loan. The sales price is \$154,500.00 and the net proceeds to Washington Mutual Bank must be no less than \$132,756.75 with a closing date of 06/08/2009. If this amount is not received within five (5) days of the scheduled close date, this offer shall become null and void and all amounts owed under the terms of the loan shall be due. The reduced payoff amount is subject to the following conditions and stipulations.

- * No other liens, judgements, repairs, or buyer's costs shall be paid through escrow without prior written permission from Washington Mutual Bank.
- * Please execute and return the "Waiver of Funds" document, including the seller's mailing address prior to the close of escrow.
- * This transaction is between the Seller and Buyer as indicated on the certified HUD1. Any unauthorized title transfer or change of Buyer(s) will be a violation of this demand, making it immediately null and void.
- * Any overages must increase the net proceeds and any escrow/impound balances, which also include any insurance and property tax refunds. These will be applied to reduce the total debt of the loan.
- * The seller shall not receive any proceeds from the sale of the property.
- * Please fax the preliminary HUD-1 Settlement Statement to my attention for final review and approval 24 hours before closing to 206-494-4751.
- * A certified, fully executed copy of the final HUD-1 Settlement Statement must be included with the certified payoff check.
- * The Seller's contribution amount shall be no less than \$ - towards the closing of this transaction, inclusive of the payoff demand referenced above.
- * A per-diem in the amount of \$ 42.49 will be charged starting the day after the scheduled close date until five (5) days of the scheduled close date unless prior written approval has been issued extending close of escrow.