



September 20, 2009
Attention: VINH TRUONG
Fax Number: 713-827-3202

RE: WAMU Loan Number: 0697253011 CHAVEZ
13914 PROSPECT POINT DR
CYPRESS TX 77429

Please communicate the following COUNTER OFFER for the above stated property in regards to the closing costs and purchase price:

- 1) Purchase Price: \$230,000.00

The following contingencies MUST be included in the contract:

- a) "Offer is contingent upon investor and/or Lender's approval of Short Payoff agreement."
 - b) Property is sold "AS IS."
 - c) If any judgments, liens or 2nd mortgage we will contribute maximum amount of \$1,000.00 to release.
- 2) Closing costs which we will consider paying:
 - Property Taxes until the closing date
 - Owner's Title Policy
 - County documentary transfer tax
 - Escrow fee
 - Drawing Deed
 - Commission
 - Tax Service

- 3) The following are closing costs we will NOT pay:

- Home protection plan/Home Warranty
- Preventive repairs recommended on Termite Report
- VA Funding Fee
- Other lien holders
- Homeowner's Association Dues
- Utility Bills
- Conveyance fee

- 4) The following costs which we must have a complete breakdown of in order to review (or explanation of what the cost is):

Buyer's Closing Costs

This letter does not constitute approval or denial of the Short Payoff. If these terms are acceptable, I will also need a new seller's settlement statement /HUD-1 reflecting the changes along with the closing date. The settlement worksheet must be ACCURATE. If the offer is approved by our management committee, the closing analyst will fax the approval letter to the closing attorney or Title Company within 48 hours.

If no response within 2 business days, the counter offer will be withdrawn and we will close our file.

If you have any questions regarding this matter, please do not hesitate to contact me.

Sincerely,

Keith Jones
Homeowner's Assistance Department
Loan Workout Specialist
904-886-1300 x15533 (phone)
972-906-6587 (fax)