

e-LMO**PRE-FORECLOSURE SALE APPROVAL**

Approval Date 04/02/2008

TO: Sue Byrd
DOVENMUEHLE MORTGAGE, INC.

RE: Lender Loan No. 1420452847
Certificate No. 3874266362
Borrower MARIO DEITA
Property Address 19727 BLUFF CANYON WY
KATY, TX 77450

This letter is Genworth Mortgage Insurance's approval of the terms of the sale of the above referenced property. The terms of the sale are as follows:

Estimated Claim (Payoff) amount: \$154,048.41

Sale Price	\$105,000.00
Total Closing Costs (-):	\$9,000.00
Total Contribution (+):	\$15,000.00
Cash Amount	\$0.00
Promissory Note Amount	\$15,000.00

Net Proceeds of Sale (-): \$96,000.00
Approximate Loss \$43,048.41

In the event it is determined that Genworth Mortgage Insurance is liable under the above referenced certificate, Genworth's loss would be the lesser of (i) such loss or (ii) our guaranteed percentage of the **verified Claim for Loss** amount. There may be other limitations to Genworth Mortgage Insurance paying the Claim for Loss, including:

- a. the above referenced certificate may be involved in a specialized transaction which was agreed to at the time of certificate issuance and may affect the claim settlement
- b. any Master Policy violations that monetarily harm Genworth may affect the claim settlement
- c. the above referenced certificate may be under investigation. The authorization granted herein in no way constitutes any admission by Genworth of liability under the Master Policy with respect to the above referenced certificate, it being understood that Genworth is unable to determine its liability until the investigation is concluded. Additionally, Genworth is unable to determine if all provisions of the Master Policy have been complied with until a review of the Claim for Loss and the supporting file are complete
- d. the loan file may have undergone a routine audit, the findings of which may affect your claim settlement.
- e. in no event shall Genworth Mortgage Insurance's obligations herein exceed the Percentage Guaranty Option and other amounts payable under the Certificate and Master Policy for this loan.

It is also our understanding that escrow will close on or around 04/30/2008 . The approval is based on figures good through this date. If there is a postponement of the closing, you must contact the Loan Workout Center for approval of the change.

Further requirements of this approval are as follows:

1. If taxes have been paid by you, advise the closing agent. Genworth will not be liable if taxes are paid twice.
2. Any required borrower cash contributions are to be paid at closing and applied to the deductible portion of the Claim for Loss.
3. Any escrow balance is to be shown as a credit on the Claim for Loss. These funds are not to be returned to the borrower.
4. The borrower (seller) must net zero. All proceeds are to be remitted to the lender.
5. Any refunds received on this account after claim settlement are to be forwarded to Genworth if you have been made whole.
6. Genworth will only pay for one installment of delinquent taxes occurring before the date of delinquency.
7. The following documents must be sent to Genworth **immediately following the close of sale**:
 - o Copy of net proceeds check from sale
 - o Copy of the HUD-1 Settlement Agreement

These documents should be sent to the attention of:

Rana Fleming
Genworth Mortgage Insurance
6601 Six Forks Road
Raleigh, NC 27615

The completed Claim for Loss must be filed within 60 days after the insured has conveyed title to the property pursuant to an approved sale.

According to the Master Policy, "In the event of default, if there be any physical loss or damage to the property from any cause, whether by accidental means or otherwise, it shall be a condition precedent to payment of a claim on the Insured Loan that the Insured restore the property to its condition at the time of the issuance of this policy, reasonable wear and tear excepted.

This approval is for the insured borrower and co-borrower only. If there are changes to either named person(s), this approval is not applicable. Please notify us immediately to provide information so that we may consider your request. Should there be any changes to the terms of this approval, or should you have any questions, please contact **Rana Fleming** of the Loan Workout Center at **(800) 455-0871** .

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