

## HOMEQ SERVICING

November 2, 2006  
Via fax# (713) 827 3102  
Attn: Vinh Troung

RE: 0321224065  
Luis A. Mendez  
6530 North Gena Lee Drive,  
Houston, TX 77064

**To Whom It May Concern:**

HomEq agrees to accept \$115,000.00 in cash or certified funds to release its mortgage liens from the referenced property subject to the following conditions:

- Luis A. Mendez is to receive no cash or proceeds from the closing, escrow, or sale of the property.
- All excess funds must be forwarded to HomEq.
- The buyer is Countrywide Asset Management and the sales price is \$120,000.00. Any changes to these must be pre-approved by HomEq.
- Any changes of closing costs, fees, payments, or commissions, provided on the estimated closing statement or estimated Hud 1 dated 11/01/06 must be pre-approved by HomEq.
- *A certified closing statement or HUD-1* must be forwarded with the funds.
- A copy of this demand, signed by Luis A. Mendez.
- Any amounts forgiven may be reported to the IRS.
- This offer is considered null and void if funds are not received by HomEq November 03, 2006, at 09:00 am PST or if a foreclosure sale date is set prior to November 03, then, this offer is considered null and void if funds are not received by HomEq 48 hours prior to the foreclosure sale date.

Please forward funds to: HomEq  
Attn: Loss Mitigation CA3333  
4837 Watt Avenue Suite 200  
North Highlands, CA 95660

Please contact me if you have any questions.

Sincerely,

---

Luis A. Mendez

Selita Koi  
Workout Specialist I  
(800) 414-0969

HomEq's decision to consider your request for a resolution plan will in no way be construed as an agreement to stop, forbear, or delay the current foreclosure action. Until an agreement is reached in writing and all terms are met, the current foreclosure action will continue.