



January 13, 2009

[Redacted]

Temecula, CA 92590

RE: Account #: [Redacted]
Customers: [Redacted]
Collateral: 27630 Morning Glory Cir Temecula, CA 92590

Dear [Redacted]

This letter is to confirm that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, agrees to accept the following:

SETTLEMENT on the above account. JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, agrees to release it's security interests in the above collateral AND forgive any deficiency balances upon receipt of **\$24,000.00** in certified US funds. This amount is for the release of JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA security interest only. Please contact your tax advisor regarding any tax ramifications from this transaction.

This offer becomes null and void if JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, does not receive funds on or before **01/28/09**. Please be aware that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA acceptance of a **Settlement** is reported to various credit reporting agencies, and may have an adverse affect on your credit rating.

To expedite completion of the lien release, a copy of the title commitment or policy and certified funds should be sent to the address below via Express, Certified or Registered mail:

PLEASE VIA FAX SIGNED HUD-1, COPY OF CHECK AND TRACKING RECEIPT OR WIRE CONFIRMATION THE DAY CLOSING IS COMPLETED.

(Overnight Delivery)
JPMorgan Chase
Home Equity Early Loss Mitigation
HE Default Payment Processing II
Mall Code: OH4-7164
3415 Vision Drive
Columbus, OH 43224-0785

Wire Information:
JPMorgan Chase
Home Equity Early Loss Mitigation
[Redacted]

If there are any questions you may have, feel free to contact me at the number below.

Sincerely,

[Redacted]

This is an attempt to collect a debt. Any information obtained will be used for that purpose.