



December 14, 2007

Sent via fax

[REDACTED]  
MADERA, CA 93637-3308

Re: SLS Loan Number: [REDACTED]  
Property Address: [REDACTED]  
MADERA, CA 93637-3308

Short Pay, Contingent Approval

Dear [REDACTED],

Specialized Loan Servicing LLC (SLS) has been authorized by the Investor to accept a "Short Payoff" in connection with the above-referenced property, contingent on the fulfillment of the conditions listed below:

1. Return of signed acknowledgement of the approval letter by fax.

The minimum net proceeds approved of \$44,547.24 must be received in our office before close of business on 12/28/2007. If you have not already done so, please send the requested documentation along with the name of the title company's closing agent and a contact number (if applicable), so that we can make arrangements for direct payment of the proceeds to SLS. If any of the above requested documents and information as well as the minimum net proceeds are not received in this office by the dates given, this approval will be null and void and you will need to contact this office for updated approval.

Please be advised the acceptance of this short payoff transaction is being made in reliance upon the information provided by you the debtor(s) in consideration for a short payoff, including any and all financial representations regarding amounts and sources of income, other assets, and debt obligations of you the debtor(s).

All seller proceeds from the sale must be made payable to Specialized Loan Servicing LLC in Please remit certified funds to Specialized Loan Servicing LLC, Attention Cashiering Department, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129. Proceeds may also be wired to:

8742 Lucent Blvd., Suite 300, Highlands Ranch, Colorado 80129  
Direct 1-800-306-6059 Fax (720)241-7526

- Bank Name – J.P. Morgan Chase Bank
- Bank Address – Houston, TX
- Account Number – [REDACTED]
- Bank ABA Number – [REDACTED]
- Account Name – SLS Wire Clearing

Please reference your name, SLS Loan number and property address for all payments. **After full completion of this document, please fax all pages to: 720-241-7526.**

**Borrower's Day time telephone number:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**City:** \_\_\_\_\_

**State:** \_\_\_\_\_

**ZIP:** \_\_\_\_\_

**My signature below acknowledges acceptance of the above terms and conditions.**

|            |      |       |                      |      |
|------------|------|-------|----------------------|------|
| [REDACTED] | Date | _____ | Borrower's Signature | Date |
|------------|------|-------|----------------------|------|

Sincerely,

SPECIALIZED LOAN SERVICING LLC  
 Customer Resolution Department  
 (800) 306-6059



February 20, 2008

Sent via fax

[REDACTED]  
MADERA, CA 93637

Re: SLS Loan Number: [REDACTED]  
Property Address: [REDACTED]  
MADERA, CA 93637

Short Pay, Contingent Approval

Dear Muneer Ahmad Khan,

Specialized Loan Servicing LLC (SLS) has been authorized by the Investor to accept a "Short Payoff" in connection with the above-referenced property, contingent on the fulfillment of the conditions listed below:

1. Return of signed acknowledgement of the approval letter by fax.

The minimum net proceeds approved of \$48,044.75 must be received in our office before close of business on 2/29/08. If you have not already done so, please send the requested documentation along with the name of the title company's closing agent and a contact number (if applicable), so that we can make arrangements for direct payment of the proceeds to SLS. If any of the above requested documents and information as well as the minimum net proceeds are not received in this office by the dates given, this approval will be null and void and you will need to contact this office for updated approval.

Please be advised the acceptance of this short payoff transaction is being made in reliance upon the information provided by you the debtor(s) in consideration for a short payoff, including any and all financial representations regarding amounts and sources of income, other assets, and debt obligations of you the debtor(s).

All seller proceeds from the sale must be made payable to Specialized Loan Servicing LLC in Please remit certified funds to Specialized Loan Servicing LLC, Attention Cashiering Department, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129. Proceeds may also be wired to:

8742 Lucent Blvd., Suite 300, Highlands Ranch, Colorado 80129  
Direct 1-800-306-6059 Fax (720)241-7526

- Bank Name – J.P. Morgan Chase Bank
- Bank Address – Houston, TX
- Account Number – [REDACTED]
- Bank ABA Number [REDACTED]
- Account Name – SLS Wire Clearing

Please reference your name, SLS Loan number and property address for all payments. **After full completion of this document, please fax all pages to: 720-241-7526.**

**Borrower's Day time telephone number:** \_\_\_\_\_  
**Mailing Address:** \_\_\_\_\_  
**City:** \_\_\_\_\_  
**State:** \_\_\_\_\_  
**ZIP:** \_\_\_\_\_

**My signature below acknowledges acceptance of the above terms and conditions.**

\_\_\_\_\_  
[REDACTED] **Date**

Sincerely,  
*Josh Schaffer*  
SPECIALIZED LOAN SERVICING LLC  
Customer Resolution Department  
(800) 306-6059

*CR 10/16/07 2:00 PM*

Specialized Loan Servicing, LLC

Express Mail: [REDACTED]  
Attn: Payoff Department, MC275

Requested By: CHICAGO TITLE CO [REDACTED]  
MADERA CA 93637-3308  
Fax: [REDACTED] 000-000-0000  
Loan Number: [REDACTED]  
Issue Date: 10/05/07  
Expiration Date: 11/04/07  
Interest Rate: 9.87500  
Orig Ln Date: 03/18/05  
Orig Ln Amt: 101000.00  
PMI Cert#: 0000000000000  
Interest Method: 0

Mortgagor(s) & Property Address:

[REDACTED]  
[REDACTED]

MADERA CA 93637

Interest Information: Interest Paid To Date: 09/01/07  
Daily Per Diem Interest Amount: 26.5215  
Total Interest to be Charged: 1692.96

|          |                                     |           |                 |
|----------|-------------------------------------|-----------|-----------------|
| Payoff   | Principal Balance                   | \$        | 98028.99        |
| Amounts: | Interest Calculated to 11/04/07     | \$        | 1692.96         |
|          | PMI Premium Calculated to 11/04/07  | \$        | 0.00            |
|          | Escrow/Impound Credit Balance       | \$        | 0.00            |
|          | Escrow/Impound Advance Balance      | \$        | 0.00            |
|          | Late Charge Balance                 | \$        | 43.85           |
|          | Prepayment Penalty Fee              | \$        | 0.00            |
|          | Statement Fee                       | \$        | 25.00           |
| Pending  | Tax/Ins Disb Calculated to 11/04/07 | \$        | 0.00            |
|          | Recording Fee                       | \$        | 7.00            |
|          | Release Preparation Fee             | \$        | 13.00           |
|          | Outstanding Fees/Corp. Advances     | \$        | 50.00           |
|          | Unapplied Funds Credit              | \$        | 0.00            |
|          | <b>Total Amount Due</b>             | <b>\$</b> | <b>99860.80</b> |

*7/18/07  
[REDACTED]*

*Need pay  
short  
on this  
see  
est.  
HND*

FUNDS MAY BE WIRED.. See Instructions

Please be advised the payoff amount specified above is valid through the stated expiration date or the date the loan is transferred to a new servicer. If you have been notified that SLS intends to transfer your loan, you must ensure SLS receives your payoff prior to the date of transfer, or you must make payoff arrangements with the new servicer. However these figures are subject to final verification upon receipt of payoff funds by SLS. We reserve the right to adjust these figures and refuse any funds that are insufficient to pay the loan in full for any reason. Normal transactions and escrow disbursements will continue to the date of payoff, which may affect the balance due.

If your loan provides for a waiver of the prepayment penalty due to sale, you will need to provide a copy of the signed HUD1 or Settlement Statement with your payoff funds. Upon review, the prepayment penalty will be waived or refunded at that time. Proof of sale must be received no later than 10 days after your