



Branch Banking and Trust Company

Mortgage
P.O. Box 2067
Greenville, SC 29602-2067
Toll Free (800) 827-3722 ext. 28422
Fax (252) 293-9058

April 13, 2012

Michael A
Rainbird CT ger
District Heights, MD 20747-0000

RE: MORTGAGE LOAN 60

BB&T Mortgage has approved a shortsale on the above referenced property for \$ 112,000.00. BB&T Mortgage is aware that the minimum net proceeds will be \$ 101,414.85. This includes the seller's contribution of \$.00.

Please note that the seller must net zero and the loan must close on or before 5/27/2012. BB&T must approve any changes or extensions in writing. If further extensions are requested, the net proceeds may be increased.

The loan is to be reported as "settled" (loan paid in full for less than the full balance) to the appropriate credit repositories. Successful short sales do not alter previously reported payment history nor impact any negative consequences thereof.

BB&T makes no representations or warranties with reference to junior liens, or clear marketable title. Sellers/Buyers must satisfy or negotiate the release of junior liens.

Branch Banking and Trust accepts the VA guaranty of payment of the shortfall in the payoff and upon receipt of the above amount BB&T will proceed to cancel the deed of trust.

This letter serves as our demand letter. If the above conditions are not satisfied, this offer will be considered null and void.

Please remit the net proceeds check, along with the HUD-1/Settlement Statement to:

BB&T Mortgage Department
Attn: ROBIN EDGE
301 College Street
Greenville, SC 29601

If you need further assistance or if you have any questions, please contact me directly at the phone number listed below.

Robin Edge

ROBIN EDGE
LOSS MITIGATION SPECIALIST
MORTGAGE LOAN SERVICING
800-827-2722, ext. OPTION 6