

Wachovia Bank, N.A.
Retail Credit Collections
PA1327
123 South Broad St
Philadelphia, PA 19109

10/07/2009

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Acknowledgment of Agreement

ON THIS _____ DAY OF _____, 2____, the undersigned, collectively referred to as "Borrower," acknowledge that WACHOVIA BANK, NATIONAL ASSOCIATION, upon receipt of certified funds in the amount of \$3,000.00 will release its mortgage subject of Account XXXXXXXXXXXX8462 in the original amount of \$188,450.57 dated 05/16/2006, and recorded in Book n/a, Page n/a, or as Instrument No. 2006 _____ of the Official Records of Prince William County, VA, and encumbering property more commonly known as _____ Habrown Ct _____ Borrower acknowledges that he agrees and acknowledges that he will continue to be liable for the remaining balance owed under the Note and that Borrower has had the opportunity to seek advice from counsel of his own choice, and understands and agrees to the terms set forth in this Short Sale Approval Letter dated 10/07/2009.

Date

Borrowers Signature

Please Print New Address

Please Print New City State & Zip

Date

Borrowers Signature

Please Print New Address

Please Print New City State & Zip



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10/07/2009

Carlos _____
8410 Mineral Springs Dr

Re: Borrower(s): Carlos I
Account #: XXXXXXXXXXXXX
Property Address: 13157 Habrown Ct

Dear Wachovia Customer(s):

This Short Sale Approval Letter ("Letter") is being sent pursuant to your request. Please be advised that Wachovia Bank, National Association ("Wachovia") will agree to release its mortgage lien securing the above referenced Account Number XXXXXXXXXXXX ("Account") for a reduced amount of \$3,000.00. However, Wachovia reserves the right to pursue collection remedies against Carlos Molina, individually and collectively (the "Borrower") for the remaining balance due under the Note ("Note") dated 05/16/2006, subject of the above referenced Account. This offer is good until the close of business on 11/07/2009. Additionally, this offer is contingent upon receipt of a copy of an executed HUD-1 indicating that no disbursements are made to the Borrower.

Please have a check made payable to WACHOVIA BANK, N.A. in the amount of \$3,000.00 in the form of a cashier's check, money order, or attorney/title company trust account check. The check must be received by the undersigned on or before the close of business day on 11/07/2009. Upon receipt of payment and the HUD-1, Wachovia will prepare a release of lien and forward directly to the applicable county recording office in accordance with state law, regardless of instructions from a title company to the contrary. The release of lien will indicate that the underlying debt has not been fully satisfied but that Wachovia is releasing the lien from the land records.

In consideration of the agreements contained herein and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Borrower hereby unconditionally and irrevocably releases and forever discharges Wachovia, its successors, assigns, directors, officers, attorneys, employees, and agents, of and from all demands, suits, covenants, damages and any and all other claims, demands and liabilities whatsoever of every name and nature, known or unknown, both at law and in equity, which you may now or hereafter have or claim to have against Wachovia with respect to the Account, this Short Sale or the debt obligation remaining after the release of lien from the land records.

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NO RELEASE OF LIABILITY: You, the Borrower, will remain responsible for payment of the remaining balance of the Account after credit for the amount of the short sale proceeds is accepted by Wachovia. This obligation will continue to be represented by the existing Note, except that any rights contained in the Note to receive additional advances will be terminated due to the release of collateral. Your agreement as Borrower to this NO RELEASE OF LIABILITY provision must be shown by your signature below on a copy of this Letter, and the signed copy of this Letter must be returned to Wachovia along with the proceeds check to the address set forth below. Upon execution, please return same to this office:

Wachovia Bank, N.A.
123 S. Broad Street
Philadelphia, PA 19109
Attn: Troy Arndis - PA1330

Please insert the Borrower's forwarding address for receipt of future monthly payment statements below:

Name of Borrower: _____
Address of Borrower: _____

Any unpaid deficiency balance after the payment of this short sale will remain collectible under the Note. If the terms of this Letter are not complied with in every respect, Wachovia reserves the right to cancel this short sale transaction. Wachovia will report the deficiency balance still owed as a loss to Wachovia, and may report additional information about your Account to credit bureaus, including late or missed payments.

Sincerely,

Troy Arndis
Loss Mitigation Decisioner
877-455-6091 Option 1

Spanish Language Customer Assistance - Notificación: Esta comunicación contiene información importante sobre su cuenta Wachovia y tal vez requiera que usted tome una medida oportunamente. Si tiene alguna pregunta o necesita ayuda para traducir la información incluida en esta comunicación, por favor llame al 1-866-764-4874.