

636 Grand Regency Blvd.
Brandon FL, 33510
Phone: 800-365-6730 ext:47050
Fax: 813-571-8949



Fax

To: HEATHER COOK **From:** ARPAD ZSOLD

Fax: 602-532-7560 **Pages:** 3 Including Cover

Phone: 623-824-4955 **Date:** 07.22.2009

Re: [REDACTED] **CC:**

Urgent **For Review** **Please Comment** **Please Reply** **Please Recycle**

• **Comments:**

After closing please fax me a copy of the final signed HUD1 (showing buyer and seller sides), our approval letter must be signed by our customers and notarized, and a copy of the payoff check and overnight air bill or a copy of wire confirmation. Fax documents to 813-571-8949, Attention: ARPAD ZSOLD

Thank You,

ARPAD ZSOLD

CONFIDENTIALITY NOTICE:

This facsimile transmission cover sheet and any documents which may accompany it, contains information from HSBC Mortgage Services which is intended only for the use of the individual or entity to which it is addressed. This document(s) may contain information that is privileged, confidential, and/or otherwise exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, any disclosure, dissemination, distribution, copying or other use of this communication or its substance is prohibited. If you have received this communication in error, please contact the sender at HSBC Mortgage Services to arrange for the destruction of the communication or its return at our expense. Thank you.

07/22/09

EMPIRE WEST TITLE AGENCY

Account #: [REDACTED]

Property
Location: [REDACTED] IVYGLEN STREET
[REDACTED] [REDACTED]

Subject: CLOSING INSTRUCTIONS/SHORT SALE AGREEMENT (TOTAL
RELEASE OF CUSTOMER LIABILITY)

To Whom It May Concern:

This letter confirms that HSBC approved your Short Sale request on the above referenced account.

HSEC agrees to release the lien on the above listed property for a minimum payment amount of \$182451.0 and upon completion of all terms under this agreement. Please remit this payment in the form of CERTIFIED FUNDS ONLY with the final HUD statement and this Agreement to the address below. If wiring the payment, please mail the original requested documents to the address below. Any surplus funds from the close of the escrow shall be paid directly to HSBC. This offer is contingent upon a sales price of the Property of \$195,000.00 (agreed upon sales price). The realtor's commission shall not exceed 5.00%.

HSBC Mortgage Services
Attention: ARPAD ZSOLD
636 Grand Regency Blvd
Brandon, FL 33510

Wire Transfer
Bank Name: HSBC BANK
Bank ABA# 021001088

Credit Bank Account Name: HMS SERVICING CLEARING ACCOUNT
Credit Bank Account # 001842790

Please note this approval is on the condition that HSBC would receive the agreed upon proceeds listed above by 07/30/09. If there is a delay in the closing and/or disbursement of the proceeds, please contact us at the telephone number listed below.

Our Customer (Seller) must acknowledge their agreement to the terms outlined in this letter by their signature at the bottom of this letter. This letter must accompany the settlement proceeds check and net settlement worksheet. Failure to do so may result in a delay of any release of the lien and/or voiding of this offer.

Our Customer agrees that upon receipt of the posting of the agreed upon Short Sale payment amount, the remaining balance if any, will be charged off and does not require to be repaid. Please note that a \$0.00 balance will appear on the Customer's file with the credit bureau as "Account legally paid in full for less than the full balance".

Special Notes/Conditions:

In the event the property should go through Foreclosure sale prior to the end of the offer period, this Agreement will become null and void. There may be a tax liability associated with this transaction. Please consult with your tax advisor for more information.

I acknowledge by my signature below that I have read, understand and agree to the terms of this letter.

Date _____

Date _____

On this _____ day of _____ in the year _____ the above signed person(s)

_____ personally known/provided personal identification of _____, being duly sworn, did execute this foregoing affidavit and did so as his/her free act and deed.

If you have questions, please contact us at 1-800-365-6730 during normal business hours.

Sincerely,

HSBC Mortgage Services
3.32

Esta carta contiene informacion importante sobre su cuenta y podria requerir su atencion. Si tiene alguna pregunta y desea hablar en Espanol con un empleado, sirvase comunicarse con nosotros al 1-800-365-6730, marque el numero 2, durante nuestras horas de oficina normales.