



TO: [REDACTED]  
FAX: 775-336-6114

November 18, 2010

[REDACTED]  
[REDACTED]  
Reno NV, 89502-8791

Property Address: [REDACTED]  
RENO, NV 89502

Dear [REDACTED]:

Please accept this letter as the CitiMortgage, Inc. authorization and acceptance to the settlement and/or short sale on the above referenced account, in the amount of \$ 344,505.22. This amount is valid through 12/28/10. If the closing date is changed or if full payment is not received prior to 12/29/10, a new settlement approval, equivalent to a 10% increase to the amount may be required. You are required to meet all the following to receive the mortgage settlement:

- Make all payments until the sale of the property.
- Sell the property in "AS IS" condition as repairs cannot be paid from the sale proceeds.
- Report that no transfers of the property can occur within the first 30 days of closing.
- Provide the real estate agent a commission that does not exceed \$ 22,800.00 or 6% of the contract sale price.
- Transfer all proceeds from the sale of the property to CitiMortgage, including all refunds, escrow accounts, insurance claim funds and credits on or before 12/28/10 to:  
Certified funds via bank wire:

CitiBank, N.A.  
1 Penns Way  
New Castle, DE 19720  
ABA #: [REDACTED]  
Credit to: CitiMortgage, Inc.  
Account #: [REDACTED]  
Wire Memo info Required: Payoff  
Customer Name: [REDACTED]  
Customer 10 Digit Account Number: [REDACTED]

- **Fax a copy of the HUD 1 settlement statement and a copy of the bank wire confirmation slip to Lee Riley at 888-776-3598 at the time of closing. Include your name and your mortgage account number: 2003889021.**

- Present this letter to the property seller at time of closing.

We look forward to helping you throughout the home sale process. Please call us if you have any