



September 11, 2008

 Loan Number: [REDACTED]  
 Fax Number: (619) 374-1934

 Name: Glen Henderson & Shannon Keatley  
 Address:

Re: Seller(s): [REDACTED]

 Escrow Number: *Intentionally Left Blank*  
 Property Address: [REDACTED] SANTEE CA 92071

Dear Glen Henderson &amp; Shannon Keatley and Closing Agent:

Wachovia has agreed to settle the loan referenced above in connection with the sale of the property securing the debt contingent upon the following conditions as indicated with an "X" below being met:

- Wachovia will receive the entire net proceeds of the sale of the property but not less than \$294,056.00 in cash or certified funds (which may include a contribution from the Seller).
- Deficiency letter executed by all sellers, notarized and the original returned to Wachovia no later than 5 business days after closing.
- Promissory Note for \$0.00 executed and notarized by all sellers and the original returned to Wachovia no later than five (5) business days after closing or a cash contribution of \$0.00 from the seller in lieu of an executed promissory note.
- Neither the Seller, Buyer nor any Junior Lien Holders to Wachovia will receive any proceeds from the sale of the property listed above or cash from other sources connected with the transaction.
- Provide a copy of the HUD1 via email to natalie.salas@wachovia.com a minimum of 3-5 days prior to closing.
- All funds paid to Wachovia will be in the form of a certified bank check or a check drawn on your trustee account.
- The funds specified above and a copy of the final HUD-1 statement will be delivered or wired to the following address before 5:00 p.m., Central Time on 10/24/2008.

Delivery Address

Wire Instructions

 Wachovia  
 Attn: Loss Recovery  
 4101 Wiseman Boulevard  
 San Antonio, Texas 78251

 Wachovia  
 ABA No. 053000219  
 Account No. 01131510715324  
 Ref: Seller's Name & Loan Number