



12/16/2019

Account Number: [REDACTED]

This offer expires on:  
**01/16/2020**

[REDACTED]  
[REDACTED]  
[REDACTED]

**APPROVAL OF SHORT SALE PAYOFF**  
PLEASE READ CAREFULLY

Dear [REDACTED],

Congratulations! PHH Mortgage Services, ("Company"), acting on behalf of Deutsche Bank National Trust Company, As Trustee for Bravo Mortgage Asset Trust 2006-1, Bravo Mortgage Asset Backed Pass-Through Certificates, Series 2006-1 ("Investor"), has approved a short sale payoff on the above referenced account in the amount of \$88,719.65 ("Payoff Amount") and, subject to the conditions set forth herein, a relocation assistance payment to the accountholder of \$0.00 ("Assistance Payment"). Please read this letter so the next steps necessary to accept this offer are understood.

Below is important information about our decision regarding mortgage assistance with additional details on the following pages. However, **time is of the essence**, as this offer will expire on 01/16/2020. So please respond by that date.

**What needs to be done:**

1. To accept the approved Short Sale offer, the following should be done:
  - a. The Discounted Payoff Settlement Agreement must be signed and returned to us by email or fax for faster processing or mail in the enclosed, prepaid envelope by 01/16/2020;
  - b. The Short Sale Payoff Agreement must be accompanied by a copy of the final Settlement/Closing Disclosure Statement and the enclosed Affidavit of Arm's Length Transaction must be signed by all parties and
  - c. The Payoff Amount of \$88,719.65 must be wire transferred if you decide to accept the offer;

**What needs to be understood:**

1. We have completed the review of the application for assistance and the financial information provided.
2. The account is approved for a Short Sale Payoff in the amount of \$88,719.65. This **discounted payoff expires on 01/16/2020** (the "Expiration Date"). The terms of this payoff option must be complied with on or before the Expiration Date. Otherwise, this payoff option offer will no longer be available.
3. The offer details are enclosed. Please read all materials carefully.

**Account Information**

Account Number: [REDACTED]

Property Address:  
[REDACTED]  
[REDACTED]

We are here to help!

Account Relationship Manager:

[REDACTED]  
HAT@mortgagefamily.com

Online: www.mortgagequestions.com

8010377094

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This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.