

SETTLEMENT AGREEMENT

seterus™

PO Box 1077, Hartford, CT 06143-1077

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

Physical Address
14523 SW Millikan Way, Suite 200, Beaverton, OR 97005

Payments
PO Box 54420, Los Angeles, CA 90054-0420

Correspondence, Inquiries, and Notices
PO Box 1077, Hartford, CT 06143-1077

Phone: 866.570.5277
Fax: 866.578.5277
www.seterus.com

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[REDACTED]

February 28, 2018

[REDACTED]

Serviced by Seterus, Inc.

Dear [REDACTED]

We are pleased to advise you that, subject to the conditions in this Agreement, we can offer you a discounted payoff in the amount of \$246,788.00, which includes a borrower cash contribution of \$0.00.



This discount expires on April 24, 2018 ("Expiration Date"). To accept this offer, you must comply with the Terms and Conditions listed below and list and sell the property that secures this Loan to someone you are NOT related to nor with whom you have a close personal or business relationship ("an arms-length transaction"). If you do not comply with the Terms and Conditions listed below, this offer is null and void, and the servicer reserves the right to return short sale funds.

Terms and Conditions:

1. All of the above named Borrower(s) and Guarantor(s), if applicable, must sign this Agreement below, and each signature must be notarized. You should be able to obtain notary services at your financial institution.
2. We must receive the full discounted payoff amount of \$246,788.00, by bank wire transfer, bank check, money order, or certified funds within two business days after closing. You must send the funds to the address referenced at the end of this Agreement.
3. The purchaser cannot resell the property within 30 days of the short sale settlement date. The purchaser cannot resell the property for greater than 120 percent of the short sale price within 90 days of the short sale settlement date.
4. If there are junior liens on the property securing your loan, you must negotiate their settlement or release, and the settlement amount must not exceed \$0.00 in total for this agreement to remain valid. Any payment paid to the junior lien is contingent upon agreement by all lienholders to release their liens and extinguish the indebtedness secured by the subject property.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL OR FOR INFORMATIONAL PURPOSES ONLY. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. HOWEVER, THE LIEN AGAINST THE PROPERTY SECURING THIS DEBT MAY REMAIN ON THE PROPERTY UNTIL THE AMOUNT OWING ON THE LOAN IS PAID. COLORADO: SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1331537, 1340663, 1340148. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.