



July 14, 2014

Balance \$32,078.79  
Settled for \$5,000.00

15%

RE: Property Address:

CitiMortgage Loan#:

Dear CitiMortgage Customer(s),

Please accept this letter as the CitiMortgage, Inc. authorization and acceptance to the settlement on the above referenced account, in the amount of \$ 5,000.00. This amount is valid through July 19th 2014. If the settlement payment in full is not received prior to July 19th 2014, a new settlement approval may be required. You are required to meet all of the following items in order to receive the mortgage settlement:

- Transfer all proceeds for the settlement to CitiMortgage, Inc. on or before July 19th 2014to:

CitiBank, N.A.  
New Castle, Delaware  
ABA#:  
Credit To: CitiMortgage  
Account#:

Wire Memo Info Required: Pavoff  
Customer Name:  
Customer's 10 Digit Account Number:

- Fax a copy of either the certified funds or the bank wire confirmation slip to Debbie Simpson at  
at the time of payment. Include your name and your mortgage account  
number
- Include your name and your mortgage account number :

We look forward to helping you through the home settlement process.

If you have questions regarding this letter or if you are concerned with how we have handled your account, please contact Debbie Simpson at (972)653-1120 Ext. 52250 Monday - Friday 8:00 a.m. - 5:00 p.m. CT or via e-mail at [debbie.l.simpson@citi.com](mailto:debbie.l.simpson@citi.com).

If you would like more information about hardship assistance alternatives or if you are concerned with how we have handled your account, please contact the Homeowner Support Team at 1-855-843-2549, Monday - Thursday 7:00 a.m. - 8:00 p.m. CT, Friday 7:00 a.m. - 5:30 p.m. CT and Saturday 7:00 a.m. -



Balance \$49,693.75  
Settled for \$9,282.00

**Nationstar**<sup>SM</sup>  
MORTGAGE  
f/k/a

2.0%

Centex Home Equity  
Company, LLC

350 Highland Dr.  
Lewisville, TX 75067

Attn: Foreclosure Prevention

RE: Loan #:  
Property address:

Borrower (s)

We are currently willing to accept a single payment of \$9,282.00 as payment in full on the above balance owed of \$49,693.75 with no future liability and further financial obligation. Nationstar will fully release its note and deed of trust on the property.

Regards,



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**PAYOFF FUNDS MUST BE REMITTED USING CERTIFIED FUNDS OR BY WIRE TRANSFER ONLY.** If using wire transfer, forward to: Wells Fargo Bank, N.A, Routing \_\_\_\_\_ credit to Nationstar Mortgage Payment Clearing Account \_\_\_\_\_ if you are a Wells Fargo bank customer, please ensure a "wire" is submitted. Customers cannot do a bank-to-bank internal transfer. A wire is required. If mailing certified funds, make payable to Nationstar Mortgage LLC and forward to Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, Texas 75067. Funds received after 3:00 p.m. Central Time may be posted on the following business day. Please include the Mortgagor's Loan Number on all correspondence. Loan number, Borrower name, and purpose of wire must be included in the wire.



Recording Requested By:  
Nationstar Mortgage

When Recorded Return To:  
Current Trustor:

Recorded in Official Records, Orange County  
Hugh Nguyen, Clerk-Recorder



2014000187182 12:21 pm  
276 423 R01 F13 1  
0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00

**Balance \$86,329.70**  
**Full Reconveyance \$0**

**FULL RECONVEYANCE**

Nationstar Mortgage #  
MERS #:

or ID: BWA Orange, California

Prepared By: Bradley Gabel, Nationstar Mortgage 2617 COLLEGE PARK, SCOTTSBLUFF, NE 69361 1-888-480-2432

NATIONSTAR MORTGAGE LLC as present Trustee for the Deed of Trust executed by  
AND A SINGLE WOMAN, AS JOINT TENANTS as Trustor(s),  
Recorded: in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2007000181847 of official  
Records in the office of the County Recorder of Orange, California having been requested in writing, by the holder of  
the obligations secured by said Deed of Trust, to reconvey the estate granted to trustee under said Deed of Trust,  
does hereby reconvey to the person or persons legally entitled thereto, without warranty, all the estate, title and  
interest acquired by Trustee under said Deed of Trust.

IN WITNESS WHEREOF, NATIONSTAR MORTGAGE LLC as the Trustee has caused its corporate name to be  
affixed by a duly authorized officer on the date shown in the acknowledgment certificate below:

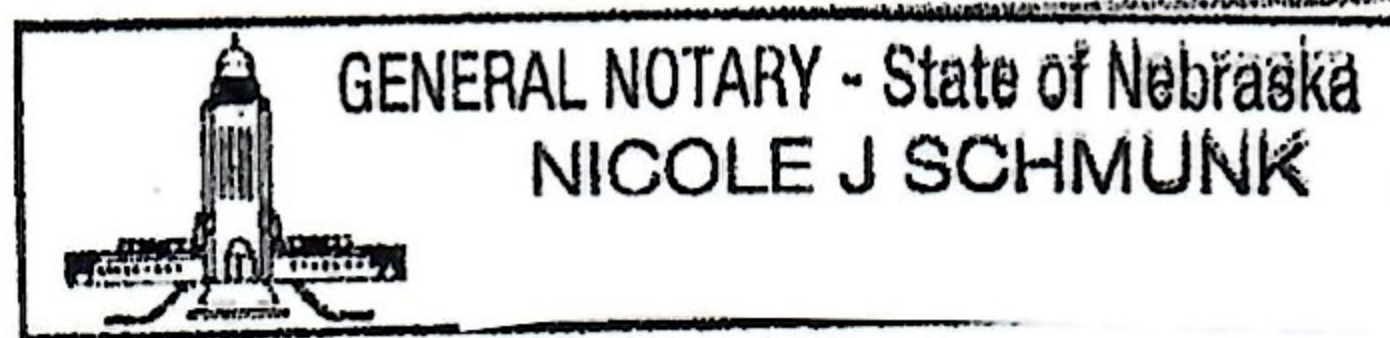
By: NATIONSTAR MORTGAGE LLC as Trustee

KATHY JOHNS, ASSISTANT SECRETARY

STATE OF Nebraska  
COUNTY OF Scotts Bluff

, NICOLE J SCHMUNK, a Notary Public in and for Scotts Bluff in the State of  
Nebraska, personally appeared KATHY JOHNS, ASSISTANT SECRETARY, personally known to me (or proved to  
me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within  
instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and  
that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted,  
executed the instrument.

WITNESS my hand and official seal,

  
NICOLE J SCHMUNK

(This area for notarial seal)



Chase (OH4-7302)  
3415 Vision Drive  
Columbus, OH 43219-6009

CHASE 

Balance \$ 118,095.18

Settled for \$ 35,000.00

30%

**Settlement agreement confirmation**

Account: .....  
Balance: \$118,095.18  
Property Address:

Dear

We are writing to confirm our agreement to accept a settlement on the account referenced above.

As agreed, the total amount due is \$35,000.00. We must receive this amount

After we receive the required funds, we will release our current lien on the property and forgive any remaining deficiency balance on the account. You can send payments by wire transfer using the following information:

Wire Routing Number:  
Wire Account Number:  
Wire Account Name: JPMC Home Equity Loss Mitigation

Include your full account number and the word "Recovery" on the payment.

Please be aware that the completion of this transaction is reported to the various consumer reporting agencies as "settled" and may have an adverse effect on your credit rating. Proceeding with this transaction may have implications on your state or federal tax liability. Please consult a tax advisor for additional information.

We report cancellation of debt to the IRS.

Chase is required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on IRS Form 1099-C (Cancellation of Debt). If Chase is required to notify the IRS, you will receive a copy of the Form 1099-C that is filed with the IRS.

If you have questions, please call us at one of the telephone numbers listed below.

Sincerely,

Ernest Butler  
Chase





Balance \$ 101,608.27  
Settled for \$ 12,000.00  
11%

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

Re: SLS Loan Number  
Property Address:

Short Pay, Contingent Approval

Dear

Specialized Loan Servicing LLC (SLS) has been authorized by the Investor to accept a "short payoff" in connection with the above referenced property, release the lien secured by its Deed of Trust or Mortgage, and release you from liability under your promissory note, contingent on the fulfillment of the conditions listed below:

1. Return of signed acknowledgement of this approval agreement by fax
1. Receipt of Minimum Net Proceeds in the amount and timeframe specified in this agreement

The minimum net proceeds approved of \$12000.00 (US) must be in certified funds and the payment dates are as follows:

Due Date of Payment

Payment Amount

\$12000.00

If any of the above requested documents and information, as well as the Minimum Net Proceeds are not received in our office by the date given, this approval will be null and void and you will need to contact our office for updated approval. SLS will continue to make normal servicing disbursements for items such as taxes and insurance, which may increase the Minimum Net Proceeds required. In the event this occurs, SLS will send an updated approval letter reflecting the increased Minimum Net Proceeds required for closing.

If you have not already done so, please send the requested documentation and a contact number to SLS at the fax number referenced below so that we can make arrangements for direct payment of the proceeds. If you are a customer in bankruptcy, a written approval from your attorney acknowledging acceptance of these terms must be received in order to complete this process. Please return the approval letter to SLS with your signed documents.



PNC Bank, National Association  
P.O. Box 5570  
Cleveland, OH 44101-0570

Balance \$172,019.92  
Settled for \$34,485.20  
20%

Re: Account Number:  
Name of Servicer: PNC Bank, N.A.  
Address of Servicer: P.O. Box 5570, Cleveland, OH 44101-0570  
Telephone Number of Servicer:

### AMENDED APPROVAL

**Based on a review of the information you provided, you have been approved for a settlement that will allow you to pay less than your balance owed.**

We have received your request for assistance, and we are committed to helping you retain your home. Based on a review of the information you provided, you have been approved to settle your Account which will satisfy the mortgage and release you from personal liability under the note or credit agreement for a one time payment of \$34,485.20.

**To accept this settlement offer you must follow the steps outlined below:**

PNC BANK, N.A.  
Attn Payment Processing  
Loc BR-YB58-01-5  
P.O. Box 5570  
Cleveland, OH 44101-0570

If we do not receive full payment of the agreed upon amount your Account may be charged off. Even after charge off, you are still responsible for payment of the outstanding balance of your Account.

We will follow standard industry practice and report to the major credit reporting agencies that your mortgage was settled for less than the full payment. We have no control over, or responsibility for, the impact of this report on your credit score.

We will report the difference between the remaining amount of principal you owe and the amount that we receive to settle the balance for less than the full payment to the Internal Revenue Service (IRS) on Form

**Notice: See Reverse Side for Important Information**



Bank of America

Bank of America 

Balance \$ 45,575.75  
Settled for \$ 15,000.00  
33%

Dear :

Bank of America is offering you the opportunity to settle your account for \$15,000.00. To take advantage of this offer, send \$15,000.00 in certified funds within 10 days from the date of this offer.

This is a good opportunity to settle your account, save money and have settled in full reported to the Credit Bureau.

Please make your check payable to Bank of America and return it with the bottom portion of this letter to receive prompt credit. If you have questions or would like to discuss this offer, please call me.

If the settlement leaves a balance of \$600.00 or greater, Bank of America is required by law to report this settlement to the IRS and state taxing authorities. Bank of America makes no representations about any tax consequences this settlement may have. You should consult an independent counsel of your choosing if you desire advice about any tax consequences which may result from this settlement.

Sincerely,

KATHY JONES

RETURN THIS PORTION WITH YOUR FINAL PAYMENT to:  
P.O. Box 21846, NC4-105-02-77, Greensboro, NC 27420.

Account Number:  
Settlement Offer: \$15,000.00  
Date of Offer:  
Account Balance: \$45,575.75  
Amount Paid: \_\_\_\_\_

If required under applicable state or local law:

~~THIS IS AN ATTEMPT TO COLLECT A DEBT.~~

ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Bank of America, NC4-105-03-84  
4161 Piedmont Pkwy., Greensboro, NC 27410

SIF1





**LCS** financial  
services corporation

6782 South Potomac Street  
Suite 100  
Centennial, CO 80112  
Monday - Friday, 8am - 5pm MST

**Balance \$ 219,505.66**  
**Settled for \$ 45,000.00**

**20%**

RE: JP MORGAN CHASE BANK, NA  
Property Address:

Client Account:  
LCS Financial No.:

Dear

Please be advised that LCS Financial Services Corporation represents JP MORGAN CHASE BANK, NA with regard to the above referenced property. This is NOT a demand for payment. This letter is being sent to you because either you or your representative contacted LCS Financial to discuss potential resolutions to your outstanding loan.

LCS Financial Services Corporation, on behalf of JP MORGAN CHASE BANK, NA, is able to offer a settlement of \$ 45000.00, in exchange for a full release, including JP MORGAN CHASE BANK, NA releasing the existing lien associated with the property, if applicable. Please confirm acceptance of this settlement amount by contacting our office at \_\_\_\_\_ Payment must be received in our office on or before 07-30-14. If funds are not received in this office on or before this date, the settlement will be void and of no further legal effect.

Please note that all correspondence should reference the LCS Financial account number for proper handling and applications. Please wire funds or overnight certified funds made payable to LCS Financial Services Corporation as follows:

Wells Fargo  
ABA Routing number  
Account number

Pursuant to the Fair Debt Collection Practices Act, you are advised that LCS Financial is deemed to be a debt collector and may be attempting to collect a debt, and any information obtained will be used for that purpose. LCS Financial understands that a discharge will extinguish your personal

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The state of Colorado requires that we furnish Colorado residents with the following information: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.  
FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT,  
SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA

BKS1P7

*CP5*