



APPROVED PROPERTY SALE

April 30, 2015

Loan #: 599

Sellers (S):

Property address: SAN DIEGO, CA 92126

Nationstar Mortgage LLC f/k/a Centex Home Equity Company, LLC ("Nationstar Mortgage") approves the sale of the above referenced property that will result in a short payoff of the mortgage.

Upon meeting all the conditions specified in this letter, Nationstar Mortgage agrees to (1) file a withdrawal of the Notice, 2) provide any documents necessary for release of mortgage after we receive the required funds, and 3) waive any remaining balance on the account if all participants have acted in good faith and in compliance with all applicable laws.

Possible Income Tax Considerations: The difference between the remaining amount of principal you owe and the current market value of the property must be reported to the internal revenue service (IRS) on Form 1099-C as debt forgiveness. In some cases, debt forgiveness could be taxed as income. The amount we pay you for moving expenses may also be reported as income. We suggest that you contact the IRS (www.irs.gov) or your tax preparer to determine if you may have any tax liability.

Possible Credit Considerations: The short sale will be reporting to the credit reporting agencies as "Account legally paid in full for less than the full balance". For more information on credit, please visit the Federal Trade Commission at www.ftc.gov.

Nationstar Mortgage approval is contingent upon the following:

- 1.) The closing must occur on or before 6/16/2015 by noon (CST)
- 2.) Prior to releasing any funds to a subordinate mortgage/lien holder(s), the servicer through its agent must obtain written commitment from the subordinate lien holder that it will release the borrower from all claims and liability relating to the subordinate lien in exchange for receiving the agreed upon payoff amount. A copy of the written commitment provided by the subordinate lien holder must be sent to the servicer with the final HUD-1 Settlement Statement which is provided in advance of the closing for approval
- 3.) The approved buyer(s) is/are
- 4.) The approved Gross Sales price is \$429,000.00
- 5.) Allowable closing costs are limited to the following:

a. Commissions	\$25,740.00
b. Total Other Closing Costs	\$6,963.03
c. Negotiated Subordinate Lien Release (if applicable)	\$12,000.00
d. Seller's Concessions (if applicable)	\$N/A
e. Relocation Assistance (if applicable)	\$10,000.00
f. Extension Fee (if applicable)	\$N/A
- 6.) The seller(s) must not receive any proceeds from the short sale transaction, unless otherwise approved by Nationstar Mortgage as advised in section 5 of allowable closing costs.
 - a. Any proceeds from impound will be applied to the deficiency.
- 7.) The total Seller's Cash Contribution required at closing is \$N/A.
- 8.) In addition to the Cash Contribution at closing (as stated in section 7), the seller is also required to execute a promissory note in the amount of \$N/A. A promissory note will not need to be executed at the time of closing if the amount required is \$0.00.

- 9.) Net proceeds must meet or exceed \$374,296.97 includes any Seller's Cash Contribution at the time of closing.
- 10.) The short sale transaction must be an "Arms Length" transaction, and the attached Arms Length Affidavit (if provided) must be signed at closing and returned.
- 11.) All Final HUD-1 Settlement Statements must be submitted via Equator.com for final approval at least 3 days prior to closing.
- 12.) If the approved terms above change in any way, are delayed, or cancelled please notify Nationstar Mortgage thru Equator messaging immediately. Any changes needed within 10 business days of the closing date may not be eligible for approval or may delay the final closing date.
 - a. Nationstar Mortgage, LLC reserves the right to charge a per diem for any delays.
- 13.) The foreclosure process will/may continue during the short sale transaction. Please be advised that if a foreclosure sale is pending, the foreclosure date will not be postponed to allow this short sale closing.
- 14.) All short sales of loans that have mortgage insurance coverage are subject to mortgage insurer approval.
- 15.) All funds from the sale must be wired to:

Wells Fargo Bank
 420 Montgomery Street
 San Francisco, CA 94104
 Routing #121000248
 Account #40590000599423274

Funds received after 3:00pm Central Time may be posted on the following business day. Please include the Mortgagor's Loan Number on all correspondence. Loan number and Borrower name must be attached to the wire. If the funds received are less than the net proceeds approved in this letter, the funds will be returned.

- 16.) The ARMS Length Affidavit (if required), wire confirmation, final settlement statement, and this seller signed approval letter must be uploaded through the final task via Equator.com the same business day of closing. Any delays in receiving these documents may result in the return of the wire and cancellation of this approval.

Regards,

Alan Brock
 Foreclosure Prevention Manager
 Ph: 866-312-2432 x 3713

IMPORTANT NOTICE

We reserve the right to adjust any portion of this statement at any time for one or more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, scheduled payment(s) from an escrow account, transfer of servicing and/or inadvertent clerical errors. This payoff estimate does not waive our rights to collect any funds which become due on this account as a result of any subsequent adjustments. Additionally, Nationstar Mortgage LLC will not provide reconveyance or release of the Security Instrument until the net proceeds and all other items required above have been received.

 [Borrower 1 Printed Name] Date

 [Borrower 2 Printed Name] Date

 [Borrower 1 Signature] Date

 [Borrower 2 Signature] Date

Servicer:

Nationstar Mortgage LLC
350 Highland Drive
Lewisville, TX 75067
599423274
Servicer FAX: 972.966.4800
Servicer Email: shortsales@nationstarmail.com

Borrower:

Name of Borrower: _____
Name of Co-Borrower: _____

Address of Borrower: _____
Borrower Phone: _____
Borrower Email: _____

Seller:

San Diego, CA 92126

4/30/15

RE: San Diego, CA 92126}

HABA AFFIDAVIT

This HABA Affidavit ("Affidavit") is given by the Seller(s) and Buyer(s) to the Servicer of the mortgage loan secured by the Property ("Mortgage") in consideration for the mutual and respective benefits to be derived from the short sale of the Property with a scheduled closing date of 6/16/2015.

NOW, THEREFORE, the Seller(s) and Buyer(s) do hereby represent, warrant and agree under the pains and penalties of perjury, to the best of each signatory's knowledge and belief, as follows:

- (a) The sale of the Property is an "arm's length" transaction, between Seller(s) and Buyer(s) who are unrelated and unaffiliated by family, marriage, or commercial enterprise;
- (b) There are no agreements, understandings, contracts, or offers relating to the current sale or subsequent sale of the Property that have not been disclosed to the Servicer;
- (c) Except as disclosed to the Servicer, there are no agreements, understandings, or contracts between the Seller(s) and Buyer(s) that the Seller(s) will remain in the Property as a tenant or later obtain title or ownership of the Property.
- (d) Neither the Sellers(s) nor the Buyer(s) will receive any funds or commissions from the sale of the Property except to the extent the Seller(s) receive a relocation assistance payment approved by the Servicer and reflected on the HUD-1 Settlement Statement;
- (e) All amounts to be paid to any person or entity, including holders of other liens on the Property, in connection with the short sale have been disclosed to and approved by the Servicer and will be reflected on the HUD-1 Settlement Statement;
- (f) Any person receiving relocation assistance is required to vacate the property as a condition of the sale. Further, the Seller(s) represent that all persons receiving relocation assistance (i) occupied the property as a principal residence on the date the Seller(s) submitted the request for short sale assistance to the Servicer, and (ii) are either the Seller(s), a tenant, or a legal dependent, parent or grandparent of the Seller that occupied the property rent-free.

Program Terms And Conditions



By signing below, I/we agree that all representations, warranties and statements made herein will survive the closing of the short sale transaction; and I/we represent that the information provided herein is true and accurate and authorize the Servicer to disclose such information to the U.S. Department of the Treasury or other government agency, Fannie Mae and/or Freddie Mac, and any of their respective agents, in connection with the Making Home Affordable program.

Borrower Signature

Date

Co-Borrower Signature

Date

Printed Name

Printed Name

Seller Signature

Date

Co-Seller Signature

Date

Printed Name

Printed Name

If you would like to speak with a counselor about this program, call the Homeowner's HOPE™ Hotline 1-888-995-HOPE (4673). The Homeowner's HOPE™ Hotline offers free HUD-certified counseling services and is available 24/7 in English and Spanish. Other languages are available by appointment.

If you have questions, please contact us directly between the hours of 8:00am-5:00pm CST at 1-888-811-5281.

NOTICE TO SIGNATORIES

Be advised that by signing this document you understand that any documents and information you submit in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided in connection with the Making Home Affordable Program, including the documents and information regarding eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sig tarp.gov. Mail can be sent Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.



Nationstar Closing Instructions



Please ensure that all agent and title company responsibilities have been successfully completed in order to ensure a smooth closing.

AGENT RESPONSIBILITIES

The real estate agent must complete all of the below tasks in order to have the file moved to Sold Status in Equator.

Equator task requirements:

- Confirm Closing Information (pre closing)
- Supply Settlement Statement (pre closing)
- Closing Complete (post closing)

Document requirements 3 Days – pre closing:

- Full executed and notarized Arms Length Affidavit (if non HAFA)
- Borrower signed copy of the HAFA Affidavit (if HAFA)
- Borrower signed copy of Nationstar Approval letter
- Valid other lien approval letter(s)
- Final HUD uploaded to "Supply Settlement Statement" task

Document requirements – post closing:

- Wire confirmation
- Signed or Stamped final settlement statement

TITLE COMPANY RESPONSIBILITIES

The title company must perform the following tasks by the approved closing date in order to have successfully completed all short sale responsibilities:

- Close the short sale based on final HUD-1 approval
- Ensure that all documents are signed and notarized as necessary
- Ensure buyer or seller does not receive funds or commission from the sale other than investor approved relocation assistance reflected on the HUD-1 settlement statement
- Remit short sale funds to Nationstar (wiring information is account specific- the same information cannot be used for different accounts)

If the funds received are less than the net proceeds approved in the approval letter, the funds will be returned. The ARMS Length Affidavit (if required), wire confirmation, final settlement statement, and the seller signed approval letter must be uploaded through the final task via Equator.com the same business day of closing. Failure to comply with all aspects of the closing requirements could result in the voiding of the short sale transaction and its removal from Equator.

Thank you for your cooperation.