

DATE 12/22/2008  
TO *Al Ninary*  
FAX NUMBER *866-972-9776*  
COMPANY *i Short Sale*  
REGARDING

Loan Number:

FROM *GABRIEL AMAYA*  
PHONE *949-812-3175*  
FAX *949-399-1208*  
EMAIL [juan.x.amaya@ipmorgan.com](mailto:juan.x.amaya@ipmorgan.com)

NUMBER OF PAGES (INCLUDING THIS COVER SHEET) **5**

Conditions of EMC Mortgage's acceptance of funds on the above referenced loan are:

**Commissions** \_\_\_\_\_  
**Total Closing Costs** \_\_\_\_\_

- 1) EMC must receive the original signed Side Note if applicable.
- 2) Borrowers are to receive \$0.00 proceeds from the transaction and any and all Refunds are to be forwarded to EMC Mortgage Corporation.

Settlement agent to forward any and all funds held by settlement agent or title company at closing, that are later found to be refundable for any and all reasons as verification of taxes paid, padding for incidentals, repair invoices or bills that are not payable, etceteras.

- 3) **EMC Mortgage must receive and approve the HUD-1 Settlement Statement "PRIOR" to closing.**
- 4) If settlement funds are to be wired, the wiring instructions are:  
Chase Bank of Texas  
ABA#:  
Credit Account #:  
Reference: Payment Processing  
Loan Number: LM  
**GABRIEL AMAYA *Loss Mitigation***

- 5) If settlement funds are to be sent by overnight mail:  
EMC Mortgage Corporation  
**GABRIEL AMAYA *Loss Mitigation***  
Loan Number: LM  
800 State Highway 121 Bypass  
Lewisville, Texas 75067

- 6) **Prior to sending the package, please fax a copy of the Check or Bank Wire Receipt, HUD-1, and the Overnight Tracking Slip to me.**