



P.O. Box 631730
Irving, TX 75063-1730

February 26, 2009

Re: American Home Mortgage Servicing, Inc. Loan No.:
Borrower Name:
Property Address: _____, Honolulu HI 96815

Dear _____

This letter agreement ("Agreement") will confirm that American Home Mortgage Servicing, Inc., ("AHMSI") and Borrowers hereby agree to a short payoff of their Loan, subject to the following terms and conditions:

1. The net proceeds to AHMSI from the sale of the Property must not be less than \$238,333.00.
2. The Net Proceeds are calculated based on a total Property sales price of \$272,000.00. If the actual Property sales price is more than the Total Sales Price, all additional funds over the Total Sales Price shall be paid to AHMSI at closing. The broker's commission should not exceed 5%, based on the actual property sales price.
3. No more than \$00.00. out of the Total Sales Price shall be paid to any junior lien holder.
4. No portion of the Total Sales Price shall be payable to the Borrowers or rebated to the purchaser of the Property.
5. The difference between the Total Sales Price and the combined amount paid to AHMSI and any junior lien holder(s) shall be applied to the Borrowers' portion of the closing costs and the real estate sales commission relating to the sale of the Property. Any amount remaining shall be paid to AHMSI at closing.
6. Any funds held in Borrowers' escrow/impound account and/or any insurance claim proceeds relating to the Loan will be considered the property of AHMSI and will be applied toward AHMSI's loss, with any excess going to junior lien holder.

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