

01/17/09

DATE TO LYNNE DAVIS
FAX NUMBER 310-402-5556
COMPANY ESCROW OF THE WEST
REGARDING

Loan Number:

FROM BETHANY BENNETT
PHONE 949-812-3149
FAX 949-399-1268
EMAIL BETHANY.BENNETT@JPMORGAN.COM

Revised

NUMBER OF PAGES (INCLUDING THIS COVER SHEET) 7

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

Commissions	\$6,500.00
Total Closing Costs	<u>\$5,430.00</u>

- 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
BETHANY BENNETT Loss Mitigation

- 5) If settlement funds are to be sent by overnight mail:

EMC Mortgage Corporation
BETHANY BENNETT 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 @ 949-399-1268.

*I separate wires required when
no funds are sent to
EMC!*

*ATTN: AINinary
8106972-9770*