



June 22, 2007

Attn: Vin Truong  
Fax: 713-827-3102

Re: Loan # 2000256385

Buyer: Realstone Advisors

Seller: Minh Nguyen

Dear Sir or Madam:

Please be advised that our office has reviewed the Residential Sale and Purchase Contract submitted for the property located at 2041 Mamel Road, Houston, TX 77055. We have agreed to accept the purchase price of \$97,000.00. "As is" with an escrow closing of no later than June 29, 2007, with the following terms and conditions:

- Sales price to be \$97,000.00, "As Is";
- Seller makes no repairs, property is purchased in "As Is" condition;
- Seller makes no warranties, expressed or implied;
- Seller closing costs limited to \$783.00;
- Realtor sales commission limited to \$1,940.00 of sales price, which is equal to 2.0%;
- Net sales proceeds due to Saxon Mortgage Services, Inc. on or before June 29, 2007 shall not be less than \$94,277.00. Upon receipt of the proceeds, a release of lien will be prepared;
- Mortgagor(s) will receive no proceeds from the closing of the transaction. Any funds over and above \$94,277.00 must be remitted to Saxon Mortgage Services, Inc.;
- PRIOR TO CLOSING, Saxon must review and approve the final HUD1 Settlement Statement;
- No proceeds out of this transaction may be used to pay subordinate liens;
- Signed executed HUD1 must be faxed to 817-665-7441 upon close of the transaction to postpone pending foreclosure action;
- The transaction must be closed on or before June 29, 2007;
- All funds must be wired to the following bank account no later than June 29, 2007:

We are a debt collector. Any information obtained will be used for that purpose.

Saxon Mortgage Services, Inc. \* 4708 Mercantile Drive North \* Fort Worth, TX 76137-3605  
P.O. Box 161489 \* Fort Worth, TX 76161-1489 \*