

First Franklin Loan Services
P.O. Box 1838
Pittsburgh, PA 15230-1838

November 19, 2009

Hanan Reehani
6225 Locke Ln
Houston TX 77057

RE: Loan No. 1044877529
Property Address 6219 Locke Ln
Houston TX 77057

Dear Loan Customer,

This letter details the terms of the conditional approval by our company of a short pay-off on the above referenced loan. Please note that this approval is NOT FINAL until the terms of this approval have been met and we receive all the materials required. The terms of approval are:

1. Sale Price: \$250,000.00
2. Certified Pay-off Funds no less than: \$10,889.27
3. Transaction must close on or before: DECEMBER 17, 2009
4. We must receive the funds by 2 pm ET: DECEMBER 18, 2009
5. The real estate commission must be no more than 5%
6. Seller(s) must receive no proceeds from the sale.
7. PRELIMINARY HUD-1 MUST BE FAXED TO US 48 HOURS PRIOR TO THE CLOSING.
8. Seller(s) MUST write a letter requesting that all remaining escrow funds (if applicable) be applied to the indebtedness. This includes any tax and/or insurance refunds.
9. NO HOME WARRANTY OR PEST INSPECTION TO BE PAID.
10. NO SHORT SALE OR LOSS MITIGATION FEES TO BE PAID.
11. FINAL SIGNED HUD-1 MUST ACCOMPANY PROCEEDS.

Please see the second page for materials that must be provided after closing along with mailing and wiring information.

LM901/TRT