

P.O. Box 6172  
Rapid City, SD 57709-6172

MANASSAS, VA 20109

RE: Our Account # [REDACTED]  
Prop. Address: [REDACTED]  
MANASSAS, VA 20109

Settlement

Dear MELISSA ARVELO:

The current payoff on your above-referenced account is [REDACTED]. Please be advised that Green Tree Servicing LLC\*\* ("Green Tree") will accept and consider payment in the amount of [REDACTED] the account as sufficient to release the deed of trust/mortgage. Any funds in your escrow account will be applied to your remaining loan balance. [REDACTED]

If this offer is based upon a cash settlement, please assure good funds are received by Green Tree by 3/15/2011. You may use either the wiring instructions or the overnight address referenced below to send your funds.

If this offer is conditioned upon the sale or refinance of the collateral securing the above-referenced account, Green Tree must receive all available funds from the sale or the closing of the new loan not to exceed the full payoff amount of the existing loan. You have represented to Green Tree that there are no additional funds available from the sale or refinance of the property and that you shall receive no funds, either directly or indirectly, from the sale or the closing of the new loan. If any additional funds become available at closing, you must instruct the title company to disburse the funds to Green Tree.

Green Tree is releasing its lien in consideration of your continued obligation under the original Note, or any former or subsequent modifications to the Note, and receipt of the proceeds from the sale of the property. With the sale or refinance of the collateral securing the above-referenced account, you acknowledge your continued obligation under the Note and the remaining amount due. Payment arrangements for the remaining balance due under the Note will be made at a later date.

Green Tree has agreed to accept this offer based on the following conditions:

1. THE NOTE WILL NOT BE RELEASED NOR WILL THE NOTE BE ENDORSED "PAID," AND THE REQUEST FOR RECONVEYANCE WILL INDICATE THAT THE DEBT REPRESENTED BY THE NOTE HAS NOT BEEN FULLY PAID. You will, of course, be given full credit for the proceeds actually received but Green Tree specifically reserves the right to collect from you the remaining amount due under the Note.
2. This offer is expressly conditioned upon Green Tree's receipt of the funds by 03/15/2011.
3. A copy of the final HUD-1 or settlement statement, payoff check and tracking information must be faxed to me at the time of closing to (480) 383-0539. (This condition is not applicable to cash settlement offer.)

February 11, 2011

Our Account #: [REDACTED]

Prop. Addr: [REDACTED]  
MANASSAS, VA 20109

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On the date of closing, please direct the title company to remit the above-referenced amount by wire transfer or by overnight carrier for morning delivery (Saturday delivery if applicable) to the following address:

Wireing Instructions:

ABA: 091000022  
Account: [REDACTED]  
Account Name: Green Tree Servicing LLC  
Bank Name: US Bank National Association  
Bank Address: 800 Nicollet Mall  
Bank City: Minneapolis  
Bank State: MN  
Bank Zip: 55402

Overnight Address:

Green Tree  
345 St. Peter Street  
Attn: Settlements L800  
St. Paul, MN 55102

Please include the above-referenced account number with your payment.

Green Tree reserves the right to demand additional funds to correct any error or omission in the above payoff and/or cash settlement figure that was calculated in good faith, whether the error or omission is mathematical, clerical, typographical, or for any transactions that occurred on or after the date of this settlement offer.

If you have any questions, please call me at 480-333-5344. Thank you for your assistance.

Sincerely,

[REDACTED]

Loss Mitigation  
Green Tree

cc: Jan via facsimile 703-365-9125

\*BECAUSE OF INTEREST, LATE CHARGES, AND OTHER CHARGES THAT MAY VARY FROM DAY TO DAY, THE AMOUNT DUE ON THE DAY YOU PAY MAY BE GREATER. HENCE, IF YOU PAY THE AMOUNT SHOWN ABOVE, AN ADJUSTMENT MAY BE NECESSARY AFTER WE RECEIVE YOUR CHECK, IN WHICH EVENT WE WILL INFORM YOU BEFORE DEPOSITING THE CHECK FOR COLLECTION. FOR FURTHER INFORMATION, CONTACT CUSTOMER SERVICE AT THE ABOVE-REFERENCED ADDRESS OR TOLL FREE NUMBER.

\*\* Green Tree Servicing LLC and related entities, including, for certain loans, in Alabama, Green Tree-AL LLC; in Minnesota, Green Tree Loan Company; and in Pennsylvania, Green Tree Consumer Discount Company.

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.