



PNC Mortgage
a Division of PNC Bank NA
3232 Newmark Drive
Miamisburg, Ohio 45342

USAA INS
USAA BUILDING
SAN ANTONIO TX 78288

Policy Number: [REDACTED]
Premium Paid Date: October 27, 2009
Premium Amount Paid: \$336.29

PNC Loan #: [REDACTED]
Mortgagor: [REDACTED] 0

Property address: [REDACTED]
BRISTOW VA 20136

On August 30, 2010 PNC Mortgage, a Division of PNC Bank NA and the mortgagor [REDACTED] completed a short sale. The mortgagor agreed to assign all rights to receive any unused insurance premiums to PNC Mortgage, a Division of PNC Bank NA. Please see attached "Unearned Premium Refund Agreement".

Any refunds that are normally sent directly to the insured are to be forwarded to PNC Mortgage a Division of PNC Bank NA pursuant to this request.

PNC MORTGAGE
A DIVISION OF PNC BANK NA
DAVID DAVIS Loss Mit. Bldg 5
3232 Newmark Drive
Miamisburg, Ohio 45342

If you have any questions please contact me at 800-367-9305 ext. 3251

Thank you,

[REDACTED]
Loss Mitigation Department
PNC Mortgage
a Division of PNC Bank



PNC Mortgage
a Division of PNC Bank NA
3232 Newmark Drive
Miamisburg, Ohio 45342

Date: 0830/10

To: LINTON HALL REALTOR
HEIDI LUDWIG
Phone # 703-485-4554
Fax # 703-365-9125

MBH SETTLEMENT GROUP, L.C.
ANGELA C CREWS
Phone # 703-468-2020
Fax # 703-995-1751

From: PNC Mortgage, a Division of PNC Bank NA
[REDACTED]
Phone # 800-367-9305 X 3251
Fax # 0
Loss Mitigation Fax # 937-913-

Subject: PNC Loan # [REDACTED]
Investor Loan # [REDACTED]

PLEASE SEND THE FOLLOWING TO MY ATTENTION:

- | | | |
|-----|--|--------------|
| 1a. | Net proceeds check (Not Less Than) | \$184,718.41 |
| 1b. | Signed Promissory Note (If applicable) | \$0.00 |
| 1c. | Copy of check to the Second Mortgage Holder | \$0.00 |
| 1d. | Copy of check from the seller | \$0.00 |
| 2 | Signed (buyer & seller) HUD-1 Settlement Statement | |
| 3 | Signed Approval of Short Sale Closing Agreement | |
| 4 | Signed Unearned Premium Refund Agreement | |
| 5 | Signed Affidavit of "Arm's Length Transaction" | |



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0830/10

**** We must review a final HUD-1 prior to closing ****

FINAL APPROVAL OF SHORT SALE CLOSING AGREEMENT

TO: MBH SETTLEMENT GROUP, L.C.
Attention: ANGELA C CREWS
Phone # : 703-468-2020
Fax # : 703-995-1751

PNC Mortgage Loan #: [REDACTED]
SELLER'S NAME: [REDACTED]

PROPERTY ADDRESS: [REDACTED]
BRISTOW VA 20136

SALES PRICE:	\$202,500.00	
CLOSING COST:	\$5,631.59	
Seller's Concessions:	\$0.00	
COMMISSION:	\$12,150.00	
Payment to Second Mortgage:	\$0.00	Payable to
Payment to HOA:	\$0.00	
CLOSING DATE:	August 30, 2010	OR BEFORE - OR THERE COULD BE ADDITIONAL CHARGES
PROMISSORY NOTE 1:	\$0.00	0.00
PROMISSORY NOTE 2:	\$0.00	
Cash from Seller:	\$0.00	
NET PROCEEDS:	\$184,718.41	(No Less Than)

NO MONEY IS TO BE GIVEN TO THE SELLERS AND THEY MAY NEED TO BRING FUNDS TO THE CLOSING

We require a fully executed copy of the signed HUD-1 Settlement Statement.

PNC Mortgage will not be responsible for the payment of any real estate taxes including, without limitation, the real estate taxes being paid twice. PNC Mortgage paid the last installment of taxes on June 1, 2010 in the amount of \$1,266.62

Any refunds related to this account or escrow balance remaining are payable to PNC Mortgage, a Division of PNC Bank NA and will not be refunded to the seller.

VARIANCE IN THESE TERMS REQUIRE PNC'S APPROVAL. We require the proceeds check by September 1, 2010 .
Please forward the proceeds and other documents to:

PNC MORTGAGE
A DIVISION OF PNC BANK NA
[REDACTED] Loss Mit. Bldg 5
Loss Mitigation QC/Closing Team
3232 Newmark Drive
Miamisburg, Ohio 45342

Must be signed

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Terms of the Short Sale

PNC Loan #

[Redacted]

We will prepare and record the Satisfaction of Mortgage/Deed of Trust. We will also report the Credit Bureau "legally satisfied for less than full debt".

SPECIAL DISCLOSURES:

PNC Mortgage, a Division of PNC Bank NA does not provide legal or tax advice. You are encouraged to seek advice from competent experts regarding the legal and tax consequences associated with any program we may offer.

If you agree with the terms please sign below:

[Signature] _____ *[Signature]*
Date

_____ Date

[Signature] _____ *[Signature]*
Forwarding Address

Sincerely,

[Redacted]
Loss Mitigation Dept.
PNC Mortgage
a Division of PNC Bank Na
Phone # 800-367-9305 ext. 3251
Fax # 0