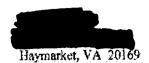


2/002

August 1, 2011





Re: Short sale offer on property located at

Haymarket, VA 20169

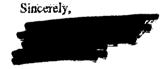
Dear David:

Vanderbilt Mortgage and Finance, Inc., has agreed to offer you a settlement on your mortgage loan. If you accept this offer, the following settlement amount will need to be received in certified funds in this office on or before August 31, 2011.

## Settlement Amount \$495,000.00

Upon receipt and verification of the full settlement funds, we will consider it as the final payment of your mortgage loan. We will inform the appropriate credit reporting agencies that the account has been settled for less than the full amount, with a -0- balance. We have enjoyed your business and hope you will take advantage of this opportunity.

If you have any questions or would like to discuss this option further, please contact me at 1-866-810-6463, Ext. 2227.



Cc: File



Vanderbilt Mortgage and Financa, Inc.

PC Box 9600, Maryville. Tin 37802 • 500 Alcon Trail, Maryville, Tin 37804 • www.vmf.com Phone: 865.380.3000 • Fax: 865.380.3005 • Toli Free: 866.810.6463 • Federal Tax ID#: 62-0597810



Multi-Settlement Offer 4062-NonSye (Nov 2008)