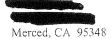


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July 31, 2009



RE:

Account #:
Customers:
Collateral:



., Merced, CA 95348



July 30, 3	2009
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Fax	
FROM:	
RE:	
	Merced, CA 95348
	Loan Numbers:
	Property Address: Merced, CA 95348
	AmTrust Bank, formally known as Ohio Savings Bank has agreed to accept a short payoff/pre-foreclosure
	sale on the above subject to the following conditions:
	 Sale Price is \$230,000.00 Net Proceeds to AmTrust Bank must be equal to or exceed \$199,318.01
	3. The mortgagor is NOT to receive any money from the loan proceeds. 4. Total Clasing Costs and Broker's Commission not to exceed \$27.681.99
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May 25; 2009

323-677-2633 FAX

Fax

FROM:

Judi Rice . *

RE:

Merced CA 95348

Loan Numbers:

Property Address: Merced, CA 95348

AmTrust Bank, formally known as Ohio Savings Bank has agreed to accept a short payoff/pre-foreclosure sale on the above subject to the following conditions:

- 1. Sale Price is \$230,000.00
- 2. Net Proceeds to AmTrust Bank must be equal to or exceed \$199,318.01
- 3. The mortgagor is NOT to receive any money from the loan proceeds.
- 4. Total Closing Costs and Broker's Commission not to exceed \$27,681.99
- 5. Negotiated Lien Release Amount: \$3,000.00
- An updated HUD 1 Settlement Statement confirming the settlement date sent to me by Saturday July 4, 2009
- 7. The closing must take place on or before Saturday July 4, 2009.
- 8. Upon closing an updated signed HUD 1 must be faxed to me at (216) 583-5205. The lien on the property will not be released until the final signed HUD-1 is received.
- 9. Net proceeds are to be wired as follows:

AmTrust Bank
C/O Federal Reserve Bank of Cleveland
Routing Number

Account Number Attention: Payoff Department

AmTrust will release the lien free and clear upon the completion of the above nine items. Please call me directly if you have any questions, call Laura Funderwhite at (216) 588-4288 or e-mail Laura at lfunderwhite@amtrust.com.

Sincerely,

Loss Mitigation Department