


KeyBank
4910 Tiedeman Road
Brooklyn, OH 44144

23%
SHORT SALE
DEFICIENCY
BALANCE
June 15, 2011

[REDACTED]
c/o Michael Sinisky

[REDACTED]
3000 Marcus Ave Suite 1W12

Re: Loan Number - [REDACTED]

Dear: Mr. [REDACTED]

This letter is to confirm that KeyBank has agreed to accept \$10,000.00 as Settlement in Full for the above referenced loan. Once the certified funds are received and applied to your account, the loan will be reported as settled to the Credit Bureaus.

Please be advised that you may receive a 1099 tax form at the end of this tax year, as you may be responsible for paying taxes on the difference between the current payoff amount and the settlement amount.

Please include your name, address, and loan number on the payment to expedite the process. Funds should be sent to:

KeyBank
4910 Tiedeman Road
Brooklyn, OH 44144
Mail Code OH-01-51-0564

This offer is good for 30 days from the date of this letter.

Please sign and include this with your payment or refax this letter beforehand, as acceptance of this offer.

Sincerely, KeyBank Recovery

Phone: 866-325-9707

Fax: 216-370-6094

I accept the terms of this Settlement:

Borrower Signature

Date

Co-Borrower Signature

Date