

AURORA LOAN SERVICES
A Lehman Brothers Company

VIA FACSIMILE: 877-766-5263

September 18, 2008

Matthew Sipera

RE: Short Payoff Approval: Demand Statement
Aurora Loan Number:
Borrower(s):
Property Address:

Atlanta GA 30316

Aurora Loan Services ("Aurora") has approved the sale of the above property that will result in a short payoff of the mortgage. Our approval is based on the contract of sale between and dated 08/26/08 for the purchase price of \$56,000.00. This letter constitutes Aurora's instructions to the Settlement Agent. As such, this approval is conditioned on a short payoff that meets the following criteria:

1. The required minimum payoff amount is \$50,064.85. Settlement costs have been allocated as follows:
*** Seller to net \$0.00 ***
*** Combined agent commissions not to exceed 5% ***
*** Homecomings 2nd mortgage holder must agree to net \$1,000.00 ***

THE FINAL HUD-1 SETTLEMENT STATEMENT, SIGNED BY BUYER AND SELLER, MUST BE FAXED THE DAY OF THE CLOSING TO THE FAX NUMBER PROVIDED ON THE FAX COVER SHEET.

2. The closing must be completed no later than 10/15/08.
 - * If settlement is delayed or the transaction is cancelled, immediately notify Aurora's Special Services Department.
 - * Written approval must be obtained from Aurora's Special Services Department if unable to complete the transaction by the specified settlement date.
 - * Aurora reserves the right to assess a per diem after the original settlement date.
3. Neither the borrower nor any other party may receive any sale proceeds or any other funds as a result of this transaction, except noted in this letter.
 - * If the combined amount of the sale proceeds and the contribution total more than the amount due to the mortgage, then contact Aurora's Special Services Department.
 - * The borrower must assign to Aurora's any rights to escrowed funds, insurance proceeds or refund from pre-paid expenses.