

I-Agent Realty Inc.

CARLOS REYES

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Lender(s) _____
Address _____
City, State, Zip _____
Attention _____
Date _____

RE: Topics for Negotiation and Release

Dear Sir/Madam:

Please be advised that I-Agent Realty Inc. represents the following individual(s) with regard to the following loan(s) at your institution:

Borrower's Name(s):

Property Address:

Loan Reference No(s). _____

This initial letter is an attempt to commence the negotiation process on behalf of my above referenced client(s), and identify the following areas for discussion and resolution before this matter can be finalized in a comprehensive release:

- 1) The characterization of the loan as "Paid" upon settlement;
- 2) The treatment, sale, transfer and/or collection of the deficiency, if any;
- 3) The treatment of any fees, costs, penalties or other loan charges, if any;
- 4) The characterization of the loan for credit reporting purposes; and
- 5) The treatment of the cancellation of debt, if any.

I look forward to working with you in order to obtain a release for my client prior to settlement that will clarify your duties and obligations after the sale of the above referenced property. I also anticipate that we will be able to resolve this matter amicably to all parties.

I look forward to hearing from you as soon as possible regarding to this matter.

Very truly yours,

Carlos Reyes
I-Agent Realty Inc.