

Hi, Miss Bergantino. I am offering you \$23,500. Bayview is offering \$8,500 toward that amount. They are giving me \$15,000 for the short sale. I am putting that money up myself toward the \$23,500. I will pull from all of my resources to come up with more money if needed before closing. At first Bayview tried to offer you \$15,000 now they are only willing to offer \$8,500 I am trying very hard to pull this whole thing together and make it work. There have been many obstacles in the way and because my deadline is up, Bayview is pushing me toward a deed in lieu. Can you please help and let me know your decision as soon as possible? Time is of the essence for me. I am enclosing a copy of the purchase agreement, a copy of the HUD statement, a copy of the short sale approval letter, and a hardship letter. I have my kids trying to talk there mom about giving me a permission slip. I will fax you a permission slip as soon as I get one from my Ex, Teresa Beretics.

Please call me if you have any questions.

330-573-6460

Thank You!

Rob Beretics

Citizens Bank

Miss Bergantino

1800 555 2975

Talk with 7-3-12



**WELTMAN, WEINBERG & REIS Co., LPA**

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June 20, 2012

Teresa A. Beretics  
P.O. Box 26503  
Akron, OH 44319

Re: *RBS Citizens Bank, N.A. v. Teresa A. Beretics*  
*Summit County Common Pleas Court, Case No. CV-2012-02-0795*  
*Balance: \$84,765.77, together with interest at 8% per annum on the*  
*principal amount of \$68,694.16, from June 20, 2012*  
*Account No. 08004900860752*  
*Our File No. 9447404*

Dear Ms. Beretics:

In order to consider the short sale for \$35,000.00, our client will need to be provided with the complete list of items below as quickly as possible:

- 1- Copy of purchase & sales agreement;
- 2- Third party authorization from borrower;
3. Senior lienholder's offer to our client and approval letter;
4. Proposed HUD settlement sheet;
5. If this is a Fannie Mae or Freddie Mac loan, our client needs paperwork referencing this;
6. Senior payoff;
7. Hardship letter from you;
8. An explanation of how you intend to address the deficiency balance;
9. 2011 tax return;
10. Copies of last three paystubs; and
11. Copies of last three months bank statements.

**This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.**

Sincerely yours,

Donald A. Mausar

DAM/tga

cc: Rob Beretics (Via E-mail)  
RBS Citizens Bank, N.A.