



IndymacBank™

Home Loan Servicing

6980 Beatrice Drive
Kalamazoo, MI 49001

August 18, 2008

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
Rose Ave
[REDACTED] CA 94611
[REDACTED]

Re: Line Closure Incentive
IndyMac Bank Mortgage Loan Number: [REDACTED]

Dear [REDACTED] and [REDACTED]:

IndyMac Federal Bank, FSB will be selling your home equity line of credit to a third party within the next 90 days. To help facilitate this transition, IMFB is willing to pay the greater of \$500 or 2%* on your outstanding unpaid balance as of the date of this letter if you pay off and close your account. Additionally, any applicable Early Termination Fee** will be waived at pay off.

To take advantage of this offer, just request a payoff of your account in writing to fax number 269-353-2656 or email to payoffincentive@imb.com and submit the certified funds prior to September 30, 2008. The amount of the incentive will be deducted directly from your outstanding balance at payoff or sent to you via check if you have a credit balance due.

If you have any questions regarding this program, please contact IndyMac Federal Bank's Customer Service Department at 1-800-781-7399. Representatives are available Monday through Friday, 8:00 a.m. until 9:00 p.m., Eastern Standard Time.

IndyMac Federal Bank, FSB
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* Maximum incentive payable is \$1,500.
** Early Termination Fees are not applicable in all states and therefore may not apply.

[REDACTED]