

Joseph A. Miner / JM Trust

COPY

May 9, 2011

Dear Huntington Continental,

We are finally in a position to pay off our past HOA debt and make our monthly payments. Please consider this a good faith down payment on our account.

Please hold your foreclosure proceedings and allow us to get this paid off in the next couple months.

We have received nothing other than correspondence from your attorney and have made this offer by email but have not heard back. We do not wish to obtain attorneys but we will if needed.

By cashing this check for \$2,000 you agree to give us 3 months to pay or HOA debt.

Enclosed check # 3046 JM Trust in amount of \$2,000 for HOA payment. Successive payments due on 5th of each month for \$2,000 until HOA balance paid in full.

Best Regards,

Joseph A. Miner

JM TRUST DTD 01-01-2005
JOSEPH A. MINER
2576 Newport Blvd. Ste. A
Costa Mesa, CA 92627

3046

90-3582/1222

Pay to the
Order of

Miner's Embroider Mon \$ 2,000
Two Thous Dollars

US BANK

4100 Newport Place, Suite 100
Newport Beach, CA 92660

For New project. 5/11

[Signature]

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UNIFORM CHECK SYSTEM