



Wells Fargo Home Mortgage
MAC X7801-03K
3476 Stateview Boulevard
Fort Mill, SC 29715

January 19, 2010

Hopkins SC 29061

Dear _____ :

RE: Loan Number _____

This letter will confirm our conversation where we agreed to a modification of your mortgage loan.

In order to complete the modification, we will need you to complete the required steps outlined below.

PLEASE COMPLETE REQUIRED NEXT STEPS (SIGNATURES and RETURNING DOCUMENTS):

- ___ Sign and acknowledge the enclosed Loan Modification Agreement.
- ___ Sign the Truth-in-Lending Statement, if enclosed with your Loan Modification Agreement.
- ___ Provide the payment in the amount of \$661.13, which will be applied towards the unpaid balances. Information about this payment amount is listed on the Loan Modification Settlement Statement as "Funds from Borrower".
- ___ Sign the notice of Special Flood Hazard Area (SFHA), if enclosed with Loan Modification Agreement.
- ___ Return ALL of the above documents along with the payment, if required, within ten (10) business days from the date of this letter in the enclosed, self-addressed, prepaid express mail envelope to the address provided below:

NOTE: All mortgagors need to sign their name as it is printed on the documents. If one of the mortgagors listed should NOT be required to sign the documents OR has a different name than what is listed on the documents, please provide the appropriate documentation that supports this change. Acceptable documents may include a death certificate, divorce decree, or marriage certificate.

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TIME IS OF THE ESSENCE:

If the above documents and payments are not received within ten (10) business days from the date of this letter, we will conclude that you are no longer interested in modifying your existing loan and will cancel your request for a modification. Until we receive your executed documents and payment as requested above, we are unable to complete the modification; we will continue to service your mortgage loan - which may include continued collections communications via telephone calls and/or letters and any legal proceedings.

DETAILS OF THE MODIFICATION:

- | | |
|---|------------|
| 1. Due date of first payment: | 04/01/2010 |
| 2. New principal and interest payment amount: | \$376.33 |
| 3. Escrow Payment (if applicable): | \$284.80 |
| The required escrow payment is based on your previous analysis. Please review the escrow disclaimer on the Borrower Acknowledgements, Agreements, and Disclosures document for more information on your escrow payment. | |
| 4. Estimated new net payment: | \$661.13 |
| This payment amount includes Principal, Interest, and Escrow (if applicable) | |
| 5. Modified maturity date: | 07/01/2033 |
| 6. Interest rate: | 2.750% |

There could still be outstanding fees/costs that are owed after the modification is completed. These fees would be reflected on the Loan Modification Settlement Statement.

If we can be of further assistance, please call us at Monday through Friday, 8 AM to 11 PM and Saturday, 9 AM to 3 PM, ET.

Sincerely,

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt and this company has a security interest in the property and will only exercise its rights as against the property. LM550/C84/2



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BORROWER ACKNOWLEDGEMENTS, AGREEMENTS, AND DISCLOSURES

Fair Debt Collections Practices Act (FDCPA)

Wells Fargo Bank, N A is required by the Fair Debt Collections Practices Act to inform you that if your loan is currently delinquent or in default, as your loan servicer, we will be attempting to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge, and the loan was not reaffirmed in the bankruptcy case, Wells Fargo Bank, N A will only exercise its right against the property and is not attempting any act to collect the discharge debt from you personally.

California Rosenthal Verbiage

With respect to loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m or after 9 p.m. They may not harass you by using threats or violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Loan Modification Agreement Correction Agreement Disclosure

Please note the paragraph of the Loan Modification Agreement entitled "CORRECTION AGREEMENT" gives us permission to correct any typographical errors in the loan modification. You do not have to agree to this portion of the Loan Modification Agreement in order to enter into the loan modification. Please note that this paragraph does not permit us to change any material terms such as interest rate, modification balance, or monthly payment amount.

Bankruptcy Disclosure

If you have received a discharge and the loan was not reaffirmed in the bankruptcy case, we will only exercise our rights against the property and are not attempting any act to collect the discharged debt from you personally.

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Escrow Payment Disclosure

If applicable, your escrow shortage may not be fully included in the modification terms. The escrow payment may be subject to an additional increase in the future. Your loan may be analyzed after the terms of the modification are met. You will receive a notice regarding any additional increase to the escrow payment.

Title Report

In certain instances in order to complete a modification, a title report will be required. The title report will validate the Mortgage/Deed of Trust will remain in first lien position once the modification is complete. If a title report is required, there is a non-refundable fee of up to \$150.00 which will be assessed to your account.

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LOAN MODIFICATION SETTLEMENT STATEMENT

CUSTOMER INFORMATION:

Loan Number:
 Property Address:

TOTAL AMOUNT DUE PRE-MODIFICATION		
Principal	\$	69,971.60
Interest	\$	2,718.37
Escrow	\$	2,751.69
Late Fees/NSF Fees	\$	125.70
Recoverable Expenses*	\$	2,295.00
Less Funds Already on Deposit	(\$	0.00)
Total Amount Due Pre-Modification	\$	77,862.36

AMOUNTS INCLUDED (Capitalized in the Modification):

Interest	\$	2,718.37
Escrow	\$	2,751.69
Recoverable Expenses*:	\$	2,265.00
Total Capitalized Amount	\$	7,735.06

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 1st day of 03, 2010, between
("Borrower") and Wells Fargo Bank, NA ("Lender"), amends and supplements (1)
the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment
Rewards Rider, if any, dated _____ and recorded in
Book or Liber _____,

at page(s) _____, of the _____ Records of

(Name of Records)
_____ and (2) the Note, bearing the same date as,
(County and State, or other Jurisdiction)

and secured by, the Security Instrument, which covers the real and personal property described in
the Security Instrument and defined therein as the "Property", located at

(Property Address)

the real property described being set forth as follows:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of March 01, 2010, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$77706.66, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance for the first five years of the modified term of the loan at the yearly rate of 2.750%, from March, 2010, and Borrower promises to pay monthly payments of principal and interest in the amount of \$376.33 beginning on the 01 day of April, 2010.

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Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Payment Begins On	Number of Monthly Payments
1-5	2.750%	3/1/2010	\$376.33	4/1/2010	60
6	3.750%	3/1/2015	\$408.82	3/1/2015	12
7	4.750%	3/1/2016	\$441.23	3/1/2016	12
8-23	5.000%	3/1/2017	\$449.14	3/1/2017	196

3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Borrower understands and agrees that:
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any

property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

(Seal)
-Lender

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

_____ [Space Below This Line For Acknowledgments] _____