



HELPING YOU STAY IN YOUR HOME.



You may be able to make your payments more affordable
Call 800-416-1472 for Immediate Assistance

WELLS FARGO

October 19, 2010

██████████
██████████
SPARKS, NV, 89434

Loan No. ██████████

Dear ██████████

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification Program. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To accept this offer, you must make new monthly "trial period payments" in place of your normal monthly mortgage payment. Send your monthly trial period payments—instead of your normal monthly mortgage payment—as follows:

1st payment: \$802.08 by December 1, 2010
2nd payment: \$802.08 by January 1, 2011
3rd payment: \$802.08 by February 1, 2011

Original Payment \$1,294.90

After all trial period payments are timely made and you have submitted all the required documents, your mortgage would then be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) If each payment is not received by Wells Fargo Home Mortgage in the month in which it is due, this offer will end and your loan will not be modified under the Making Home Affordable program.

If you have any questions or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call us at 800-416-1472 as we may be able to help you. (Also, please review the attached "Frequently Asked Questions")

Sincerely,

R. Bockenstedt
Randy Bockenstedt
Senior Vice President, Servicing
Wells Fargo Home Mortgage

Attachments: (1) Frequently Asked Questions; (2) Additional Trial Period Plan Information and Legal Notices; (3) Trial Period Plan Notice (Verified Income)

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.



0 3 0 4 0 2 1 4 1 3