

January 6, 2011

Loan Number: [REDACTED]

WACHOVIA

[REDACTED]
[REDACTED]
SPARKS, NV 89436-9049

*Original
payment
\$1,630!*

Re: Modification Agreement

Dear [REDACTED]

This letter confirms that Wachovia Mortgage, a division of Wells Fargo Bank, N.A. will agree to modify your loan as set forth in the enclosed Modification Agreement. Please sign the Modification Agreement and return the executed agreement with the Automatic Loan Payment Authorization form and the first payment due under the Modification. Payment due includes principal and interest in the amount of \$687.09 and escrow in the amount of \$263.25 for a total payment of \$950.34. Please note your loan is escrowed, and the amounts necessary for escrow may change, which will impact the total payment amount due on the loan. The Modification Agreement must be signed, without any alterations, changes or deletions, by all borrowers and received by Wachovia Mortgage no later than January 16, 2011.

Please note, if payments were automatically drafted, the automatic drafting has been cancelled and a new Automatic Loan Payment Authorization must be executed to resume automatic drafting of payments. If your loan had an adjustable rate prior to this modification agreement, the previous interest rates are listed on the attached table (if applicable).

Thank you for your modification request. You are a valued customer and we appreciate you allowing Wachovia Mortgage to be your lender. Should you have any questions, please contact us at 888-565-1422. Our office hours are Monday through Friday, 8:00 a.m. to 10:00 p.m., CST. For your convenience, you may obtain home loan information at wachovia.com.

Loan Modifications
Loan Service Department

Enclosure(s)

Please be advised that Wachovia Mortgage may be attempting to collect a debt and any information obtained may be used for that purpose. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, Wachovia Mortgage is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.