



MAC X9999-01N  
1000 Blue Gentian Road  
Suite 300  
Eagan, MN 55121

BLAKE NALEID  
7006 LUNAR DR  
Austin, TX 78745



## Documentation request

What we need to help you with your mortgage payment challenges

Friday, June 18, 2010

BLAKE NALEID

Loan Number: [REDACTED]

Client: 106

Property Address:  
7006 LUNAR DR  
Austin, TX 78745

Mailing Address:  
7006 LUNAR DR  
Austin, TX 78745

**Subject: Important documentation needed for the *Home Affordable Modification Program***

Dear BLAKE NALEID

As your loan processor, I'm writing to follow-up with you on the letter I recently sent you about the *Home Affordable Modification Program*. Now that our loan processing team has reviewed the documents you've submitted, there's additional documentation that's required before we can determine if you are eligible for mortgage payment relief under this program.

### Documents needed by Saturday, July 03, 2010 before we can proceed

In order to meet the documentation requirements for the *Home Affordable Modification Program*, we must receive the documents listed below by Saturday, July 03, 2010.

1. A completed, signed and dated copy of the IRS Form 4506T (Request for Transcript of Tax Return) that we previously mailed you.  
Please print legibly and clearly.  
Additional Information: PLEASE ADD 2009 AS YEAR REQUESTED TO FORM ALONG WITH 2008
2. Documentation to verify all of the income of each borrower (including any alimony or child support that you choose to rely upon to qualify).  
**For each borrower who is a salaried employee:**

- Complete, signed and dated copy of the most recent filed federal tax return including all schedules

Additional Information: PLEASE SUBMIT SIGNED 2009 AND 2008 TAX RETURNS. PLEASE CALL US IF YOU HAVE ANY QUESTIONS.

### Send in the documents - we must receive them by Saturday, July 03, 2010.

So we can move forward with processing your information and determine your eligibility for the program, please send us the documents noted above in the enclosed overnight envelope or by fax.

- **Using the enclosed overnight envelope:** Simply insert the documents, seal the envelope and return it to the shipping location or drop box (we've already attached the shipping label). To find a shipping location near you, call the telephone number listed on the overnight envelope.
- **By fax:** Use the enclosed fax cover page and be sure to include your telephone number, date and a list of the documents you are faxing.

If we do not hear from you by Saturday, July 03, 2010, a representative of Wells Fargo may contact you about coming to your home to help you complete the documents, answer your questions and obtain the documentation the program requires. If our representative comes to your door, he or she is merely there to help you.

Please be sure you continue making your regular mortgage payments until you hear from us about your eligibility for this program. While we're reviewing your information, your home will not be referred to foreclosure or sold at a foreclosure sale.

### What happens if we do not receive your documentation

Please understand that we want to help you. If we do not receive the documents requested by Saturday, July 03, 2010, the terms of your existing mortgage would apply, including potential foreclosure. It's important to note that the government guidelines only allow you one opportunity for mortgage payment relief under the *Home Affordable Modification Program*. That's why we strongly encourage you to send us the requested documents by the due date. If you've already sent them, thank you and please disregard this notice.

Call me for additional assistance at 1-877-893-3606, Ext. 85603

Sincerely,

Maria Negrón

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Loan Processor  
America's Servicing Company  
1-877-893-3606, Ext. 85603

Many customers tell us that monthly expenses other than their mortgage payments are placing an additional strain on their finances. If you are in this situation, we encourage you to contact a HUD-approved, non-profit credit counseling agency. At no charge, a counselor will work closely with you to lower your other monthly payments, take your financial circumstances into consideration, and create a budget plan that may work for you. To find a local agency, call 1-800-567-4287 or call the HOPE hotline at 1-888-995-HOPE.

Be sure to avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

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, however we have a security interest in the property and will only exercise our rights as against the property.

With respect to those 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 of 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](http://www.ftc.gov).

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