



Tuesday, November 09, 2010

BLAKE NALEID

Loan Number: 1 [REDACTED]
Client: [REDACTED]

Property Address:
7006 LUNAR DR
Austin, TX 78745

Mailing Address:
7006 LUNAR DR
Austin, TX 78745

Subject: Important Information about the Home Affordable Modification Program

Dear BLAKE NALEID

I'm writing to follow up with you on our recent conversation about the *Home Affordable Modification Program*. As your loan processor and dedicated point of contact for this program, I'd like to thank you for responding to our request for documentation.

Documents needed by Thursday, December 09, 2010 before we can proceed

Our loan processing team has reviewed the documents you've submitted and we cannot yet determine if you are eligible for mortgage payment relief under the *Home Affordable Modification Program*. In order to meet the program's documentation requirements, we must receive the documents listed below by Thursday, December 09, 2010.

ASC represents that there are federal guidelines that determine their deadlines.

1. 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

For each borrower who is self-employed:

- Copy of the most recent signed and dated quarterly or year-to-date profit/loss statement

Obscene Complexity. I'm not a business; just an individual paid on a daily basis

Additional Information: 1) NEED TO SIGN AND DATE 2009 TAX RETURNS 2) PROFIT AND LOSS STATEMENT NEED TO DELETE RENTAL INCOME ONLY LIST BUSINESS EXPENSES 3) 2009 TAX RETURNS SHOW INCOME FROM IRA NEED TO EXPLAIN FAX TO 866-359-7363

2. Return Request For Modification Affidavit (RMA), previously mailed to you, dated and signed by all borrowers.

Additional Information: MISSING INFORMATION....NEED TO COMPLETE TO THE FOLLOWING QUESTIONS.... PAGE 1... A) THE PROPERTY IS MY: B) THE PROPERTY IS: PAGE 2... A) CORRECT TOTAL DEBTS/EXPENSES TO \$1809.75 FAX TO 866-359-7363

Send in the documents - we must receive them by Thursday, December 09, 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 Thursday, December 09, 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 understand that we want to help you. If we do not receive the documents requested by Thursday, December 09, 2010, we will not be able to determine if you'd be eligible for mortgage payment assistance under the *Home Affordable Modification Program*. It's also important for you to continue making your regular mortgage payments until you hear from us about your eligibility for this program. While we are reviewing your information and if permissible by state law, your home will not be referred to foreclosure or sold at foreclosure sale.

Call me for additional assistance at 1-877-893-3606, Ext. 54631

ASC, again represents that there are federal guidelines that determine their deadlines.

Sincerely,

Nanette Bragg

Loan Processor
America's Servicing Company
1-877-893-3606, Ext. 54631

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 1-800-569-4287 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 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.

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