

Wells Fargo Home Mortgage  
MAC X2409-01F  
1 Home Campus  
Des Moines, IA 50328

November 19, 2009

Dear

RE: Demand Statement for Loan  
Projected Settlement Date 01/04/2010  
Property Address

Client 708

Wells Fargo Bank, N A approves the sale of the above referenced property This sale will result in a short payoff of the mortgage, and the mortgagor(s) acknowledge they waive any and all rights to any escrow balance, insurance proceeds or refunds from prepaid expenses. Neither the borrower nor any other party may receive any sale proceeds or any funds as a result of this transaction except as noted in this letter. As agreed, when we receive the sale proceeds and all required documentation, we will notify the credit bureau to reflect "agreed settlement short of full payment" which would appear on the credit report within 60-90 days from the sale date and within 60-90 days from the date of notification and waive any deficiency rights, if applicable.

Sale approval details

This approval is based on the purchase contract dated 11/04/2009 between \_\_\_\_\_ the seller(s), and \_\_\_\_\_ the buyer(s), for a purchase price of \$ 439,000.00. The terms of our approval and instruction to the Settlement Agent are as follows:

1. The required payoff is \$ 395,572.17, scheduled for settlement on or before 01/04/2010. Your contribution and settlement costs for this transaction are:

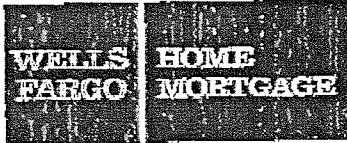
Mortgagor contribution:

Cash at Closing: \$0.00  
Promissory Note: \$0.00  
Real Estate Commission: \$26,340.00

Approved Seller Closing Costs:

2nd Lien Payoff	\$5,738.20
Legal Fees	\$2,995.00
Title Policy	\$1,385.00
Doc Transfer Fee	\$482.90
Escrow Fee	\$1,256.05
Wire/Doc Fee	\$175.00
1st Half Taxes 09-10	\$3,191.89
HOA Fees	\$2,000.00
Hazard Report	\$125.00

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RE: Loan Number

Approved seller concession to buyer's closing costs:

Itemization of concession:

2. Within two (2) business days of receiving this letter, you must notify us of the name, address, and telephone number of the Settlement Agent. Both the Realtor and Settlement Agent must be provided a copy of this Demand Statement.
3. The Settlement Agent must contact us 48 hours before the scheduled settlement date and provide a copy of the final estimated HUD-1 Settlement Statement. The Settlement Agent must provide the information required on the enclosed title worksheet as well as the fully executed Attachment F, for FHA loans. If settlement is delayed and/or rescinded, we must be notified immediately to review the request and provide written approval, if granted per investor or mortgage insurance guidelines. We reserve the right to assess a per diem interest from the original settlement date until the actual settlement date.
4. All parties understand and acknowledge the purchase contract may not be amended without our prior written approval. The property is sold "as is", the purchaser is not related to the seller, and any relationship between a participating Broker/Realtor has been disclosed prior to issuing this Demand Statement. It is further understood this transaction may not involve any third party who received a deed from mortgagor at, prior to, or after settlement, and the purchase contract may not be assigned.
5. The Settlement Agent is instructed to immediately wire all approved Short Sale proceeds to the following wire instructions as follows:

Wells Fargo Bank, N.A.

Account No.:

ABA No.:

Special Information for Beneficiary:

Apply Funds to loan:

Mortgagor:

From: Sender's Name and phone number

\* If this information is not provided the wire will be rejected.

The original executed Promissory Note, if applicable, delivered to us by the next business day immediately following settlement to:

Wells Fargo Home Mortgage

Attn:

Y



Wells Fargo Home Mortgage  
MAC X2409-01F  
1 Home Campus  
Des Moines, IA 50328

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RE: L

Failure to comply with any of these requirements will result in the transaction re-closing. Once certified funds are received and approval is final, a document releasing the mortgage will be sent to record this decision. If the property was in foreclosure, that action will stop when the terms of the approval are met.

Contact Us with Questions

Thank you for your courtesy and cooperation. If you have questions or need additional information, please call us at (866) 903-1053, Monday through Friday, 8 AM to 8 PM, Central Time.

Sincerely,

LW098/HAD/pg.3

We are required by the Fair Debt Collection 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, we will only exercise our right as against the property and are not attempting any act to collect the discharge debt from you personally.

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).



Home Equity Solutions  
Mac X2303-01N  
One Home Campus  
Des Moines, IA 50328

December 4, 2009

RE: Conditional Approval of Request for Short Sale  
Account #:  
Property  
Buyer(s).

Dear Borrower(s):

The purpose of this letter is to confirm that Wells Fargo Bank, N.A. ("Wells Fargo") has conditionally approved your voluntary request for a short sale of the above-referenced Property. Wells Fargo is conditionally approving this short sale at your voluntary request, for the sole purpose of selling the Property free and clear of Wells Fargo's security interest and lien.

Please be advised, Wells Fargo is *NOT* attempting to collect a debt (deficiency or otherwise) from you personally. You are not obligated to do this short sale and have no personal obligation to repay the Account secured by the Property because the debt created pursuant to the terms of the Account has been discharged in bankruptcy. This conditional approval of your request for a short sale of the Property is to set forth the terms pursuant to which Wells Fargo will release its lien of the property, and is *NOT* a demand or request for payment on your Account.

This approval is valid only for a sale in connection with the above-reference Buyer(s) and for a sale closing by (2/1/2010), if not closed by this date you will need to get a new approval letter from Wells Fargo.

This short sale approval will not be final unless and until a Final Short Sale Approval Letter has been executed by Wells Fargo and written acceptance of the terms of the Final Short Sale Approval Letter is made by you. If a signed copy of Final Short Sale Approval Letter is not received by the required due date and/or is altered in any manner, the approval becomes null and void. Only upon satisfaction of all terms of the Final Short Sale Approval Letter, will Wells Fargo release its mortgage or deed of trust on the Property.

The Property must be sold "as is" for purchase price of not less than \$439,000.00; the amount paid to Wells Fargo must be \$5,738.20 or greater. Wells Fargo is entitled to all proceeds from the sale except those necessary to pay off any senior liens and customary seller's closing costs. The real estate agents' commission shall be no greater than 6.000% of the contract sales price. The borrower(s) is to net \$ 0.00 (zero) from the sale.

Should you have any questions, please feel free to contact us at the number listed below.

Sincerely,

Lisa McCormick-Mollman  
Collections Servicing  
866-970-7821 Ext. 49143