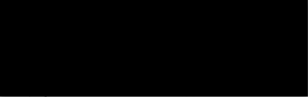




Return Mail Operations
P.O. Box 10368
Des Moines, IA 50306-0368

October 29, 2009

015107 1 AB 0.360 7107015107012773 084 03 AC03AN LM004 708



Williamsburg VA 23185-5785



Loan Number: [Redacted]
Due Date: 07-01-09

We have good news about the above referenced loan. Our goal is simple. We want to ensure that you have every opportunity to retain your home. Based on our telephone conversation and the financial information you provided, we would like to offer you a Special Forbearance Agreement ("Agreement").

Currently, your loan is due for 4 installments, from July 01, 2009 through October 01, 2009. As agreed, you have promised to pay the amounts stated within the Agreement, the terms and conditions of which are outlined on page two. The Agreement must be signed and returned with the first installment. This is not a waiver of the accrued or future payments that become due, but a trial period showing you can make regular monthly payments. Please note that investor approval is still pending.

Upon successful completion of the Agreement, your loan will not be contractually current. Since the installments may be less than the total amount due, you may still have outstanding payments and fees. Any outstanding payments and fees will be reviewed for a loan modification. If approved for a loan modification, based on investor guidelines, this will satisfy the remaining past due payments on your loan and we will send you a loan modification agreement. An additional contribution may be required.

Any installments received will be applied to the delinquent payments on the loan. During this Agreement, installments are to be mailed to:

Wells Fargo Home Mortgage
3476 Stateview Blvd., MAC X7801-03K
Fort Mill SC 29715

If your loan is in foreclosure, we will instruct our foreclosure counsel to suspend foreclosure proceedings once the initial installment has been received, and to continue to suspend the action as long as you keep to the terms of the Agreement. Upon full reinstatement, we will instruct our foreclosure counsel to dismiss foreclosure proceedings and report to the credit bureaus accordingly.

During this period, we are requesting that you maintain contact with our office in order to establish acceptable arrangements for bringing your loan current. If you need additional assistance, please call us at (800) 416-1472, Monday through Thursday, 8 AM to 11 PM; Friday, 8 AM to 9:30 PM; or Saturday, 9 AM to 1 PM, Eastern Time.

Sincerely,
Borrower Counseling Services

LM004 025 PES



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 its right as against the property and is not attempting any act to collect the discharge debt from you personally.

www.yourfastmod.org





Return Mail Operations
P.O. Box 10368
Des Moines, IA 50306-0368

October 21, 2009

024558 1 AB 0.360 0559/024558/001099 103 02 AC03AA IV001 708

[REDACTED]
Williamsburg VA 23185-5785



Dear [REDACTED]

RE: Notice of transfer of your mortgage
Wells Fargo Home Mortgage Loan Number [REDACTED]

We're writing to provide you with important information about the transfers of ownership of your mortgage. Please be aware there is no action required of you.

Understanding your mortgage transfer

In case you weren't aware, it's a very common practice for mortgage lenders to sell mortgages after they've originated. (Your mortgage lender is the one named in your promissory note.) This frees up a lender's cash to make more mortgages. As a result, your mortgage may transfer to a new owner several times, shortly after your mortgage closing and during the life of your mortgage.

According to federal law, each new owner of your mortgage is required to send you a notice, even if they will only own your mortgage for a very short time. This means you may receive several notices like this one. Please understand that these transfers are normal business practice, and they do not affect any of the terms of your mortgage.

Important information about your new mortgage owner

On 09/30/2009, your mortgage was sold to Wells Fargo Bank, N.A. As your new mortgage owner, we can be reached as follows:

Wells Fargo Bank, N.A.
P.O. Box 10335
Des Moines IA 50306-0335
1-866-234-8271



SPECIAL FORBEARANCE AGREEMENT - TERMS AND CONDITIONS

1. Currently, your loan is due for 4 installments, from July 01, 2009 through October 01, 2009. The indebtedness of the referenced loan is in default and in consideration of extending forbearance for a period of time, it is necessary that you indicate your understanding and acceptance of the terms of the forbearance agreement by immediately signing and returning this agreement.
2. This Agreement temporarily accepts reduced installments or maintains regular monthly payments as outlined in section 5 below. Upon successful completion of the Agreement, your loan will not be contractually current. Since the installments may be less than the total amount due you may still have outstanding payments and fees. Any outstanding payments and fees will be reviewed for a loan modification. If approved for a loan modification, based on investor guidelines, this will satisfy the remaining past due payments on your loan and we will send you a loan modification agreement. An additional contribution may be required.
3. The lender is under no obligation to enter into any further agreement, and this Agreement shall not constitute a waiver of the lender's right to insist upon strict performance in the future.
4. All of the provisions of the Note and Security Instrument, except as herein provided, shall remain in full force and effect. Any breach of any provision of this Agreement or non-compliance with this Agreement, shall render the Agreement null and void. The lender, in its sole discretion and without further notice to you, may terminate this Agreement. If the Agreement is terminated, the lender may institute foreclosure proceedings according to the terms of the Note and Security Instrument. In the event of foreclosure, you may incur additional expenses of attorney's fees and foreclosure costs.
5. Each payment must be remitted according to the schedule below.

PLAN	DATE	AMT	PLAN	DATE	AMT
01	11/29/09	2,016.80	02	12/29/09	2,016.80
03	01/29/10	2,016.80	04	02/28/10	8,803.04
6. There is no "grace period" allowance in this Agreement. All installments must be received on or before the agreed due date and made strictly in accordance with section 5 above. If any installment is not received on or before the respective due date, the Agreement will be void and the total delinquency, including fees, will be due immediately.
7. The total amount indicated on each installment must be remitted. In the event the total amount due of each payment is not received, the Agreement will be rendered null and void.

By signing this Agreement, I hereby consent to being contacted concerning this loan at any cellular or mobile telephone number I may have. This includes text messages, at no cost to me, and telephone calls including the use of automated dialing systems to contact my cellular or mobile telephone.

Mortgagor _____ Date _____ Co-mortgagor _____ Date _____

Please note your mortgage was originated or assigned to Mortgage Electronic Registration Systems, Inc. ("MERS"). When the ownership of your mortgage was transferred to Wells Fargo Bank, no assignment document was required. Evidence of this transfer is stored electronically at the following MERS location:

MERSCORP, Inc.
1818 Library Street, Suite 300
Reston, VA 20190

About your mortgage servicing

Although Wells Fargo Bank now owns your mortgage, we may not be the same company that's servicing your mortgage (the company that collects your monthly mortgage payments and is responsible for the management and accounting of your mortgage.)

This notice does not change the servicing of your mortgage. If your servicing is changing, you will receive or have already received a notice from your mortgage servicer. To prevent delays in processing your payments, please follow the payment instructions that were or will be provided to you by your mortgage servicer.

If you have questions, call us

If you have questions or concerns about this notice, please call us at 1-866-234-8271, Monday through Friday, 6 a.m. to 10 p.m.; or Saturday, 8 a.m. to 2 p.m., Central Time.

Sincerely,

Leesa Whitt-Potter
Senior Vice President
Wells Fargo Home Mortgage

