



Wells Fargo Home Mortgage
MAC x7801-01k
3476 Stateview Blvd
Fort Mill, SC 29715

November 17, 2009

[Redacted]
[Redacted]
[Redacted]
Escondido CA 92026

Dear [Redacted]:

RE: Demand Statement for Loan [Redacted]
Projected Settlement Date 12/17/09
Property Address [Redacted]
Escondido CA 92026

Client 708

Wells Fargo Bank, N A issues its approval to sell the subject property which will result in a short payoff of the mortgage, and 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 are in receipt of the proceeds of sale and all required documentation, we will amend reporting to the credit bureau to reflect "agreed settlement short of full payment" which should be reflected on the credit report within 60-90 days from date of notification and waive any deficiency rights, if applicable.

This approval is based on the purchase contract dated 07/08/09 between [Redacted], the seller(s), and [Redacted] And, the buyer(s), for a purchase price of \$ 127,500.00. The terms of our approval and instruction to the Settlement Agent are as follows:

- 1. The required minimum payoff is \$ 116,920.52, scheduled for settlement on or before 12/17/09. Your contribution and settlement costs allocated for this transaction are:

Mortgagor contribution:
Cash at Closing: \$5,000.00
Promissory Note: \$0.00
Real Estate Commission: \$7,650.00
Approved Seller Closing Costs:
2nd Lien Payoff 3,000.00
NHD 114.00
County Property Tax 1,611.23
HOA Transfer 150.00
HOA Doc Fees 249.00
HOA Dues 1,200.00
Settlement Fee 542.00
Title Insurance 829.00
Delivery Fee/Draw De 94.00
City/County Tax Stam 140.25

LC100/RBJ/pg 1

Wells Fargo Home Mortgage
is a division of Wells Fargo Bank, N.A.



Wells Fargo Home Mortgage
 MAC x7801-01k
 3476 Stateview Blvd
 Fort Mill, SC 29715

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RE: Loan Number ~~XXXXXXXXXX~~

2. Within two (2) business days of receipt of this letter, we must be notified 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 is instructed to contact us 48 hours in advance of the scheduled settlement date providing a copy of the estimated HUD-1, Settlement Statement, and to provide the information requested on the enclosed title worksheet. If settlement is delayed and/or rescinded, immediate notice and written approval must be granted by us. We reserve the right to assess a per diem from the original 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 express mail the proceeds of sale, in certified funds, the original executed Promissory Note, if applicable, fully executed HUD-1 Settlement Statement and attached Title Worksheet completed to reach us by the next business day immediately following settlement to:

Wells Fargo Home Mortgage
 Borrower Counseling Services
 3480 Stateview Blvd., MAC X7802-03H
 Fort Mill SC 29715

Thank you for your courtesy and cooperation. If you have questions or need additional information, please call us at (800) 416-1472, Monday through Friday, 8 AM to 8 PM, Central Time.

Sincerely,

~~XXXXXXXXXX~~

Negotiator
 Prime Liquidation
 Enclosure

LC100/R8J/pg.2

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.



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

November 4, 2009

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
ESCONDIDO CA 92026-2652

RE: **Conditional Approval of Request for Short Sale**
Account #: [REDACTED]
Property: [REDACTED] ESCONDIDO, CA 92026
Buyer(s): TBD

Dear Borrower(s):

The purpose of this letter is to confirm that Wells Fargo Bank, N.A. ("Wells Fargo") has conditionally approved your request for a short sale of the above-referenced Property. This approval is valid only for a sale in connection with the above-reference Buyer(s) and for a sale closing by (12/18/2009), if not closed by this date you will need to get a new approval letter from Wells Fargo.

This approval of a short sale with respect to the above-referenced Property is conditioned on your compliance with all Short Sale Guidelines, which have previously been provided. 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 \$127,500.00; the amount paid to Wells Fargo must be \$3,000.00 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,

[REDACTED]
Collections Servicing
[REDACTED]

The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.