WELLS FARGO HOME MORTGAGE
RETURN MAIL OPERATIONS
PO BOX 10368
DES MOINES IA 50306-0368

WELLS FARGO HOME MORTGAGE

06/06/12

1AT 01089/009716/002262 0032 3 ACPHDNLM510 708

[redacted]
HOLBROOK, NY 11741-1131

Account Information

Online:	yourwellsfargomortgage.com
Fax:	(866) 359-7363
Telephone:	(800) 416-1472
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of Operation:	Mon - Fri, 8 AM - 8 PM CT
Loan Number:	[redacted]
Property Address:	[redacted] Holbrook NY 11741

Subject: FHA HAMP Trial

Dear Donald [redacted]

Thank you for contacting us regarding your financial hardship on the loan mentioned above. 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 an FHA Home Affordable Modification Program Trial Plan.

Currently, your loan is due for 9 payments, from 10/01/11 through 06/01/12. As agreed, you have promised to pay the amounts stated within the FHA HAMP Trial Plan. The terms and conditions of the Trial Plan are outlined on page three. The FHA HAMP Trial Plan must be signed and returned with the first payment. This Trial Plan is not a waiver of the accrued or future payments that become due. Failure to pay your scheduled payments, specified in the Trial Plan, by the specific due dates may result in your plan breaking and may limit your eligibility for this program.

Upon successful completion of the Trial Plan, your loan will not be contractually current. Since the agreed upon payment plan may be less than the total amount due you may still have outstanding payments and fees. Any outstanding payments and applicable foreclosure related fees will be reviewed to be included in the Partial Claim portion of the final FHA HAMP Modification.

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

Wells Fargo Home Mortgage
1200 W 7th Street Suite L-2-200
Los Angeles, California 90017

Account Information
Loan Number: [redacted]
Property Address: [redacted]
Holbrook NY 11741

NOTE: If your loan is in foreclosure, we will instruct our foreclosure counsel, if permissible by the applicable state laws, to suspend foreclosure proceedings once the initial payment has been received, and to continue to suspend the action as long as you keep to the terms of the FHA HAMP Trial Plan. Upon full reinstatement, we will instruct our foreclosure counsel to dismiss foreclosure proceedings and report to credit bureaus accordingly.

During this period, I am requesting that you maintain contact with my office in order to establish acceptable arrangements for bringing your loan current. If you need additional assistance, please contact me at the number listed below.

Sincerely,

Patrice Wright

Patrice Wright
Home Preservation Specialist
Wells Fargo Home Mortgage
Ph: 1-877-762-8155 ext. 29612
Fax: 1-866-590-8910

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

With respect to those loans secured by property located in the State of California, the state Rosenthal Fair Debt Collection Practices Act requires 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.

FHA HAMP Trial Plan - TERMS AND CONDITIONS

1. Currently, your loan is due for 9 payments, from 10/01/11 through 06/01/12. 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 this trial plan by immediately signing and returning this plan.

2. Payments must be made strictly in accordance with the enclosed payment schedule and trial plan conditions. This trial plan is an agreement to temporarily accept reduced payments that are estimated to be the final FHA HAMP Modified Payment amount. Upon successful completion of the specified trial payments as outlined in this trial plan, your loan will be reviewed for a final FHA HAMP Modification, based on investor approval, which will satisfy the remaining past due amount on your loan.

3. The lender is under no obligation to enter into any further agreement, and this trial plan 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 trial plan or no-compliance with this trial plan, shall render the plan null and void, and at the option of the lender without further notice to you may terminate this trial plan. The lender, at its option, may institute foreclosure proceedings according to the terms of the note and security instrument without regard to this trial plan agreement. 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.
   01 05/01/12 2,186.96 02 06/01/12 2,186.96 03 07/01/12 2,186.96

6. All payments should be received on or before the agreed due date. If payments are not received per the trial plan, the plan will be voided and the total delinquency, including fees, may be due immediately.

7. The total amount indicated on each payment of the payment schedule must be remitted. In the event the total amount due of each payment is not received, the Trial Plan will be rendered null and void.

By signing this Trial Plan 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.

[redacted] [redacted]

Mortgagor Date Co-mortgagor Date

Wells Fargo Bank, N A Date
Loan Number [redacted]