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]

LOAN MODIFICATION