

June 30, 2015

Auburndale FL 33823

RE: Loan Number

This letter will confirm our conversation where we agreed to a modification of your mortgage loan.

In order to complete the modification, we will need you to complete the required steps outlined below:

- ___ Sign the original Loan Modification Agreement where required.
- ___ Have the original Loan Modification Agreement Notarized where required.
- ___ Return all pages of the original Loan Modification Agreement.
- ___ Sign the Truth-in-Lending Statement, if enclosed with your Loan Modification Agreement.
- ___ Sign the 1-4 Family Modification Agreement Rider Assignment of Rents, if enclosed with your Loan Modification Agreement.
- ___ Provide the payment in the amount of \$0.00, which will be applied towards the unpaid balances. Information about this payment amount is listed on the Loan Modification Settlement Statement as "Funds from Borrower".
- ___ Sign the notice of Special Flood Hazard Area (SFHA), if enclosed with your Loan Modification Agreement.
- ___ Return ALL of the above documents along with the payment, if required, within fifteen (15) days from the date of this letter in the enclosed, self-addressed, prepaid express mail envelope to the address provided below:

1000 Blue Gentian Rd, Ste. 300, MAC X9999-01N
Eagan, MN 55121

NOTE: All mortgagors need to sign their name as it is printed on the documents. If one of the mortgagors listed should NOT be required to sign the documents OR has a different name than what is listed on the documents, please provide the appropriate documentation that supports this change. Acceptable documents may include a death certificate, divorce decree, or marriage certificate.

LM550/KGF/1

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We must receive your response within 15 days
If all pages of the above documents and payment are not received within fifteen (15) days from the date of this letter, we will conclude that you are no longer interested in modifying your existing loan and will cancel your request for a modification. Until we receive the signed and completed documents and payment as requested above, we are unable to complete the modification; we will continue to service your mortgage loan - which may include continued collections communications via telephone calls and/or letters and any legal proceedings.

DETAILS OF THE MODIFICATION:

1. Due date of first payment: 08/01/2015
2. New principal and interest payment amount: \$1,146.27
3. Escrow Payment (if applicable): \$290.07
The required escrow payment is based on your previous analysis. Please review the escrow disclaimer on the Borrower Acknowledgements, Agreements, and Disclosures document for more information on your escrow payment.
4. Estimated new net payment: \$1,436.34
This payment amount includes Principal, Interest, and Escrow (if applicable)
5. Modified maturity date: 08/01/2041
6. Interest rate: 3.750%
7. Payment Amount to be paid by borrower, if applicable. \$0.00

There could still be outstanding fees/costs that are owed after the modification is completed. These fees would be reflected on the Loan Modification Settlement Statement.

If we can be of further assistance, please call us at the number below.

BRIAN KENT
Wells Fargo Home Mortgage
Ph: 1-855-803-5719
Ext: 39290
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 this company has a security interest in the property and will only exercise its rights as against the property.

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Wells Fargo Home Mortgage
4800 Wabash Avenue
Springfield, IL 62711

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.

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June 30, 2015

Loan Number:

Borrower Acknowledgements, Agreements, and Disclosures

Fair Debt Collections Practices Act (FDCPA)

Wells Fargo Bank, N. A. is required by the Fair Debt Collections 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, Wells Fargo Bank, N. A. will only exercise its right against the property and is not attempting any act to collect the discharge debt from you personally.

California Rosenthal Verbiage

With respect to 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 or 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.

Bankruptcy Disclosure

If you have received a discharge and the loan was not reaffirmed in the bankruptcy case, we will only exercise our rights against the property and are not attempting any act to collect the discharged debt from you personally.

Escrow Payment Disclosure

If applicable, your escrow shortage may not be fully included in the modification terms. The escrow payment may be subject to an additional increase in the future. Your loan may be analyzed after the terms of the modification are met. You will receive a notice regarding any additional increase to the escrow payment.

Title Report

In certain instances, a Title Report will be required. The Title Report will validate the Mortgage/Deed of Trust will remain in first lien position. In the event the modification request is canceled or denied, your loan may be assessed with a title search fee up to \$150.00.

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June 30, 2015

LOAN MODIFICATION SETTLEMENT STATEMENT

CUSTOMER INFORMATION:

Loan Number:
Property Address:

| | | |
|-----------------------------------|-----|------------|
| TOTAL AMOUNT DUE PRE-MODIFICATION | | |
| Principal | \$ | 187,748.96 |
| Interest | \$ | 25,170.09 |
| Escrow | \$ | 9,574.85 |
| Late Fees/NSF Fees | \$ | 387.98 |
| Recoverable Expenses* | \$ | 6,618.60 |
| Less Funds Already on Deposit | (\$ | 357.02) |
| Total Amount Due Pre-Modification | \$ | 229,143.46 |

| | | |
|---|----|-----------|
| AMOUNTS INCLUDED (Capitalized in the Modification): | | |
| Interest | \$ | 25,170.09 |
| Escrow | \$ | 9,217.83 |
| Recoverable Expenses*: | \$ | 6,533.60 |
| Total Capitalized Amount | \$ | 40,921.52 |

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Wells Fargo Home Mortgage
 4800 Wabash Avenue
 Springfield, IL 62711

OUTSTANDING BALANCES:

| | | |
|---|-----|------------|
| Principal | \$ | 228,670.48 |
| Interest | \$ | 0.00 |
| Escrow | \$ | 357.02 |
| Late Fees/NSF Fees | \$ | 387.98 |
| Recoverable Expenses* | \$ | 85.00 |
| Amt Applied to 1st Modified Pymt as shown on page 2 | \$ | 0.00 |
| Less Funds from Borrower | (\$ | 0.00) |
| Less Amount for Adjustments | (\$ | 830.00) |

TOTAL AMOUNT OWED AFTER MODIFICATION \$ 228,670.48

* Recoverable Expenses may include, but are not limited to: Title, Attorney fees/costs, BPO/Appraisal, and/or Property Preservation / Property Inspections

NOTE: Upon completion of your loan modification, a letter will be provided to you with a detailed breakdown of the outstanding balance of \$0.00 that are still due and payable on your loan. You are responsible for making payment arrangements for the amount outstanding.

TERMS OF THE MODIFICATION:

| | <u>Pre-Modification</u> | <u>Modified</u> |
|--------------------------------------|-------------------------|-----------------|
| Unpaid Principal Balance | \$ 187,748.96 | \$ 228,670.48 |
| Interest Rate | 4.87500% | 3.750% |
| Monthly Principal & Interest Payment | 1,011.47 | 1,146.27 |
| Maturity Date | 08-41 | 08/01/2041 |
| First Modified Payment Due Date | | 08/01/2015 |
| New Term (months) | | 313 |

1st MODIFIED PAYMENT DUE

| | | |
|--|----|----------|
| First Modified Payment Amount | \$ | 1,436.34 |
| Amount Applied Towards 1st Mod Payment Due | \$ | 0.00 |
| Amount owed by you on 08/01/2015 | \$ | 1,436.34 |

LM556/KGF/Pg.2

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