

April 15, 2010

Karen M. Kline
3255 Calle De Molina
Santa Fe, NM 87507-0000

Dear Karen M. Kline:

RE: Loan Number 708-0011181096

I have been asked to respond on behalf of Ben Windust, Senior Vice President of Wells Fargo Home Mortgage, to your correspondence dated February 08, 2010. Addressing the concerns of our homeowners is vital to our success as a premier mortgage company and I welcome the opportunity to assist you.

Our records reflect that the letter you received dated September 22, 2009 was sent based on information that was in our system at that time. Using that financial information is how we calculated the estimated payment amount of \$280.00, which was 31% of the gross monthly income we had on file. Wells Fargo Home Mortgage respectfully denies your request to issue a refund for the difference between the amount you paid \$279.56 and what you have calculated to be 31%.

Our records further reflect that on October 20, 2009 a letter was sent to you advising you of the initial documents needed for a workout review. We also show several attempts to reach you by phone to request the information; because we did not receive the requested information we sent you the denial letter dated November 30, 2009.

If you would like to reapply for potential workout options please call our Loss Mitigation/Collections department to determine what options maybe available to assist you. At that time they will be able to advise you of any documents required based on possible workout options available.

You may contact our Loss Mitigation/Collection department at (800) 678-7986. A specialist is available to assist you Monday through Friday, 7:00 a.m. to 9:30 p.m.; and Saturday, 8:00 a.m. to 2:00 p.m., Central Time. Please be prepared to provide financial information, which may include information from your paystub or Federal Tax Return.

Lastly, in your correspondence you reference "legal fees", I can confirm that no corporate advance fees were applied to your between September 23, 2009 and December 22, 2009.

Wells Fargo Home Mortgage has researched your complaint fully and has advised you of our findings in the form of this letter as well as the letter referenced above dated February 3, 2010. Further correspondence received regarding this specific issue will not receive an additional response from Wells Fargo Home Mortgage. We consider this matter resolved.

Wells Fargo Hamp Documents

Chao Zhang



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