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HOME
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Good morning – please review a recent Wells Fargo approval last week for one of our CDA clients – Jody B. of Upland, CA ... she was just approved for a \$472.05 monthly savings thru the Federal Government's HAMP Program. Her home is underwater & she had a ARM loan when she came to us.

Finish Date: 9/25/12

First payment: 11/01/12

Client Name: Jody B. of Upland, CA 91784

Servicer: Wells Fargo

Old Rate: 3.47% ARM

New Rate: 2.00% Fixed HAMP

Old Payment: \$2,455.20 Principal, Interest, Taxes & Insurance

New Payment: \$1,983.15 Principal, Interest, Taxes & Insurance

Monthly Savings: \$472.05

HELPING YOU STAY IN YOUR HOME.

MAKING HOME AFFORDABLE

WELLS
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HOME
MORTGAGE

You may be able to make your payments more affordable!
Call 877-371-9960 for Immediate Assistance.

September 25, 2012

JODY B. B.
1111 P
UPLAND, CA 91784

Loan Number: 600

Dear JODY B. B.:

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification Program. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To accept this offer, you must make your first monthly "trial period payment." To qualify for a permanent modification, you must make the following trial period payments in a timely manner:

1st Payment: \$1,983.15 by 11/1/2012
2nd Payment: \$1,983.15 by 12/1/2012
3rd Payment: \$1,983.15 by 1/1/2013

After all trial period payments are timely made and you have submitted all the required documents, your mortgage would then be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) If each payment is not received by Wells Fargo Home Mortgage in the month in which it is due, this offer will end and your loan will not be modified under the Making Home Affordable Program.

If you have received a discharge in a Chapter 7 bankruptcy proceeding and the mortgage debt was not reaffirmed, you will not have personal liability on the debt pursuant to this Agreement. This is not a reaffirmation agreement.

If you have any questions or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call us at 877-371-9960 as we may be able to help you. (Also, please review the attached "Frequently Asked Questions")

Sincerely,

CR
Home Preservation Specialist
Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A.
Phone Number: 877-371-9960

Attachments: (1) Frequently Asked Questions, (2) Additional Trial Period Plan Information and Legal Notices, (3) Trial Period Plan Notice (Verified Income)

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

Wellsfargo Com Homepreservation1

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Wellsfargo Com Homepreservation1:

The Enigmatic Realm of **Wellsfargo Com Homepreservation1**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing short of extraordinary. Within the captivating pages of **Wellsfargo Com Homepreservation1** a literary masterpiece penned by a renowned author, readers attempt a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting affect the hearts and minds of those that partake in its reading experience.

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