

July 16, 2009

Thank you for contacting us regarding your temporary financial hardship on the above mentioned loan. We are concerned when our customers are experiencing a financial hardship which is beyond their control and are here to assist you through this difficult period.

~~1. As discussed we have granted you the payment arrangement listed below.~~

PLAN	DATE	AMT	PLAN	DATE	AMT
01	10/01/09	24,287.13			

2. This is a period for you to determine how you can resolve or improve your financial situation. This plan is not a waiver of the accrued or future payments or late charges that become due.

3. During this period, we are requesting that you contact our office monthly or if changes occur to your financial situation, contact us immediately. If you are unable to make a payment on the plan by the date indicated above, further collection activity may result, including foreclosure.

4. On 10/01/09, all past due payments and accrued charges are due. If you are unable to make the final payment listed above, you must have established acceptable arrangements with our office for bringing your loan current.

5. Please sign and date the enclosed agreement and return to the following address or you may fax to (866) 359-7363. Payments during the plan should be sent to the following address:

Wells Fargo Home Mortgage
3480 Stateview Blvd., MAC X7802-03H
Fort Mill SC 29715

~~If we can be of further assistance, please call us at (800) 416-1472, Monday through Thursday, 8 AM to 11 PM; Friday, 8 AM to 9:30 PM; or Saturday, 9 AM to 1 PM, Eastern Time.~~

We are required by the Fair Debt Collection Practices Act to inform you 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, we will only exercise our rights against the property and are not attempting any act to collect the discharge debt from you personally.

LM190/6KC

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

SPECIAL FORBEARANCE AGREEMENT - TERMS AND CONDITIONS

1. 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 the forbearance agreement by immediately signing and returning this agreement. Failure to sign and return this agreement with your first installment will render it null and void.
2. Payments must be made strictly in accordance with the enclosed payment schedule and forbearance agreement conditions. This plan is an agreement to temporarily accept reduced payments or maintain regular monthly payments during the plan specified below. Upon completion of this plan, the loan must be brought current or an arrangement to satisfy the arrearage must be executed.
3. The lender is under no obligation to enter into any further agreement, and this forbearance 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 agreement or non-compliance with this agreement, shall render the forbearance null and void, and at the option of the lender without further notice to you may terminate this agreement. The lender, at its option, may institute foreclosure proceedings according to the terms of the note and security instrument without regard to this agreement. In the event of foreclosure, you may incur additional expenses of attorney's fees and foreclosure costs.
5. The due date of your loan will continue to be reported to the credit bureaus on a monthly basis. While this forbearance plan is in effect, there will be a special notation: "Paying under a partial payment agreement."
6. There is no "grace period" allowance in this agreement. All payments must be received on or before the agreed due date. If any payment is not received on or before the due date, the agreement will be void and the total delinquency, including fees, will 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 Special Forbearance agreement will be rendered null and void.

By signing this Agreement 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.

	Date		Date
Mortgagor		Co-mortgagor	
Wells Fargo Bank, N A LM190/6KC		, Officer	Date