



Wells Fargo Servicing Center
Home Equity Payment Processing
MAC 86866-01B
PO BOX 31557
Billings, MT 59107-9900

January 7, 2009

[REDACTED]

RE: Account Number: [REDACTED]

Dear

In response to your request for a settlement of the balance on the above-referenced account, we request the following as consideration for Wells Fargo to re-convey the deed of trust or satisfaction of mortgage. You need to send us certified funds (cashier's check or money order), in the amount of \$3500. Make checks payable to WELLS FARGO BANK, N.A.

You may also wire your funds to:

Wells Fargo Bank, N.A.
420 Montgomery Street
San Francisco, CA 94104
Account Number: [REDACTED]
Routing Number: [REDACTED]

Please follow the attached Incoming Wire Instructions.

Upon receipt of funds, the account will report to credit reporting agencies as "Settled". This offer expires on 1/21/2009.

Please be aware that you may receive a 1099 IRS form for the forgiven debt. Forward the funds in the enclosed envelope or send via overnight delivery for next day receipt of the settlement amount.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Thank you for your cooperation. If you have questions, please call us at 1-866-383-4519 Monday through Friday from 8:00 to 5:00 P.M. ET. For TDD Assistance, call 1-800-353-5565.

Sincerely,

Susan Straup-Bell
CCG Collections Department
866-383-4519 ext. 49182

The laws of some states require us to inform you that this communication is an attempt to collect a debt and that information obtained will be used for that purpose.

5