



Wells Fargo Home Mortgage
 3476 Stateview Boulevard
 Fort Mill, SC 29715

January 07, 2009

Chula Vista CA 91915

Dear

RE: Demand Statement for Loan 013
 Projected Settlement Date 02/08/09
 Property Address

Client 708

Chula Vista CA 91913

Wells Fargo Bank, N A issues its approval to sell the subject property which will result in a short payoff of the mortgage, and mortgagor(s) acknowledge they waive any and all rights to any escrow balance, insurance proceeds or refunds from prepaid expenses. Neither the borrower nor any other party may receive any sale proceeds or any funds as a result of this transaction except as noted in this letter. As agreed, when we are in receipt of the proceeds of sale and all required documentation, we will amend reporting to the credit bureau to reflect "agreed settlement short of full payment" which should be reflected on the credit report within 60-90 days from date of notification and waive any deficiency rights, if applicable.

This approval is based on the purchase contract dated 11/07/08 between _____ And, the seller(s), and _____ the buyer(s), for a purchase price of \$ 255,000.00. The terms of our approval and instruction to the Settlement Agent are as follows:

1. The required minimum payoff is \$ 222,214.64, scheduled for settlement on or before 02/08/09. Your contribution and settlement costs allocated for this transaction are:

Mortgagor contribution:	
Cash at Closing:	\$0.00
Promissory Note:	\$0.00
Real Estate Commission:	\$15,300.00
Approved Seller Closing Costs:	
2nd lien	3,000.00
credit to buyer	7,650.00
other cost	6,835.36

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