



Home Equity Solutions  
Mac X2303-01N  
One Home Campus  
Des Moines, IA 50328

December 11, 2010

[REDACTED]  
LAGUNA NIGUEL CA 92677-2139

RE: **Conditional Approval of Request for Short Sale**  
Account #: [REDACTED]  
Property [REDACTED] SAN MARCOS, CA 92078  
Buyer(s): TBD

Dear Borrower(s):

The purpose of this letter is to confirm that Wells Fargo Bank, N.A. ("Wells Fargo") has conditionally approved your request for a short sale of the above-referenced Property. This approval is valid only for a sale in connection with the above-reference Buyer(s) and for a sale closing by (1/20/2011), if not closed by this date you will need to get a new approval letter from Wells Fargo.

This approval of a short sale with respect to the above-referenced Property is conditioned on your compliance with all Short Sale Guidelines, which have previously been provided. Short sale approval will not be final unless and until a Final Short Sale Approval Letter has been executed by Wells Fargo and written acceptance of the terms of the Final Short Sale Approval Letter is made by you. If a signed copy of Final Short Sale Approval Letter is not received by the required due date and/or is altered in any manner, the approval becomes null and void. Only upon satisfaction of all terms of the Final Short Sale Approval Letter, will Wells Fargo release its mortgage or deed of trust on the Property.

The Property must be sold "as is" for purchase price of not less than \$385,000.00; the amount paid to Wells Fargo must be \$4,280.16 or greater. Wells Fargo is entitled to all proceeds from the sale except those necessary to pay off any senior liens and customary seller's closing costs. If you purchased optional credit insurance of any kind in connection with your Account, and your coverage has not previously been cancelled, your participation in this settlement will result in the cancellation of your insurance coverage in accordance with the terms of your insurance contract, and coverage will not be reinstated. The real estate agents' commission shall be no greater than 6.000% of the contract sales price. The borrower(s) is to net \$ 0.00 (zero) from the sale.

Should you have any questions, please feel free to contact us at the number listed below.

Sincerely,

[REDACTED]  
Collections Servicing  
[REDACTED]

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