



WACHOVIA

You may be able to make your payments more affordable!  
Call 1.888.565.1422 for Immediate Assistance.

January 27, 2011

CHULA VISTA, CA 91913

Loan Number: [REDACTED]

Dear [REDACTED] and [REDACTED]

**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: \$1,514.09 by 3/1/2011  
2nd Payment: \$1,514.09 by 4/1/2011  
3rd Payment: \$1,514.09 by 5/1/2011

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 terms and requirements remain in effect and unchanged during the trial period.) If each payment is not received by Wachovia Mortgage in the month in which 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 1.888.565.1422 as we may be able to help you. (Also, please review the attached "Frequently Asked Questions")

Sincerely,

[REDACTED]  
Senior Vice President  
Wachovia Mortgage

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

The Making Home Affordable Program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we - your mortgage servicer - and the Federal Government are working to offer you options to help you stay in your home.

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January 27, 2011  
Page 2

**Questions**

Call 1-888-565-1422 if you cannot afford to make your trial period payments, but want to remain in your home. A representative is available to assist you Monday through Friday, 9:00 a.m. to 11:00 p.m., and Saturday, 9:00 a.m. to 6:00 p.m., Eastern Time. Or if you have decided to leave your home, contact us -- we have other options that may be able to help you avoid foreclosure. Additionally, if you have any questions about the foreclosure (or other legal notices that you receive), please call us for assistance.

You can also call the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673) if you need further counseling. They offer free HUD-certified counseling services in English and Spanish, and can help answer any questions you have.

Sincerely,

Senior vice President  
Wachovia Mortgage

Please be advised that Wachovia Mortgage may be attempting to collect a debt and any information obtained may be used for that purpose. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, Wachovia Mortgage is exercising its rights against the property and is attempting to hold you personally liable on the Note. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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With respect to those laws located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know, or have reason to know, that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

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[REDACTED]  
[REDACTED]  
[REDACTED]  
Chula Vista, CA 91913 5617

Dear: [REDACTED] and [REDACTED]

We are committed to helping you retain your home. That's why we are currently evaluating your mortgage for eligibility in the Home Affordable Modification Program ("HAMP"), which would modify the terms of your loan and make your mortgage payments more affordable. If your loan has been previously referred to foreclosure, we will continue the foreclosure process while we evaluate your loan for HAMP. However, no foreclosure sale will be conducted and you will not lose your home during the HAMP evaluation.

HAMP Eligibility

If you are eligible for HAMP, you will enter into a "trial period". You will receive a Trial Period Plan Notice which will contain a new trial payment amount (this will temporarily replace your current mortgage payment during the HAMP trial period). To accept the Trial Period Plan, you must make your first trial payment by the specified due date. If your loan was previously referred to foreclosure, once you accept the Trial Period Plan we will halt the foreclosure process as long as you continue to make your required trial plan payments.



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If you do not qualify for HAMP, or if you fail to comply with the terms of the Trial Period Plan, you will be sent a Non-Approval Notice. In most cases, you will have 30 days to review the reason for non-approval and contact us to discuss any concerns you may have. If your loan has been previously referred to foreclosure, during this 30-day review period we may continue with pending foreclosure action, but no foreclosure sale will be conducted and you will not lose your home.

Important--Do not ignore any foreclosure notices.

The HAMP evaluation and the process of foreclosure may proceed at the same time. You may receive foreclosure/eviction notices - delivered by mail or in person - or you may see steps being taken to proceed with a foreclosure sale of your home. While you will not lose your home during the HAMP evaluation, to protect your rights under applicable foreclosure law, you may need to respond to these foreclosure notices or take other actions. If you do not understand the legal consequences of the foreclosure, you are encouraged to contact a lawyer or housing counselor for assistance.

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The terms of your trial period plan below are effective on the day you make your first trial period payment, provided you have paid it on or before March 31, 2011. You and we agree that:

**We will not proceed to foreclosure sale during the trial period, provided you are complying with the terms of the trial period plan**

- Any pending foreclosure action or proceeding that has been suspended may be resumed if you are notified in writing that you failed to comply with the terms of the trial period plan or do not qualify for a permanent modification.
- You agree that the servicer will hold the trial period payments in an account until sufficient funds are in the account to pay your oldest delinquent monthly payment. You also agree that the servicer will not pay your interest on the amounts held in the account. If any money is left in this account at the end of the trial period plan, those funds will be deducted from amounts that would otherwise be added to your modified principal balance.
- The servicer's acceptance and posting of your new payment during the trial period will not be deemed a waiver of the acceleration of your loan (or foreclosure actions) and related activities, and shall not constitute a cure of your default under your loan unless such payments are sufficient to completely cure your entire default under your loan.

**If your monthly payment did not include escrows for taxes and insurance, you are now required to do so:**

- You agree that any prior waiver that allowed you to pay directly for taxes and insurance is revoked. You agree to establish an escrow account and to pay required escrows into that account.

**Your current loan documents remain in effect; however, you may make the trial period payment instead of the payment required under your loan documents:**

- You agree that all other provisions of your current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms; and that nothing in the trial period plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.



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