

**HELPING YOU STAY IN YOUR HOME.**

  
**MAKING HOME AFFORDABLE**

**WELLS FARGO HOME MORTGAGE**

**You may be able to make your payments more affordable!  
Call 855-803-5719 for Immediate Assistance.**

December 24, 2013

[REDACTED]  
[REDACTED]  
STOCKTON, CA 95205

Loan Number: [REDACTED]

Dear [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 please call me at the phone number listed below no later than 14 calendar days from the date listed at the top of this letter or send in your first monthly trial period payment instead of your normal monthly mortgage payment. If you do not contact me within 14 days or send in your monthly payment by the due date, you will no longer be eligible for this offer. During the 14 day period (when your application is pending) the foreclosure process will not move forward. Send your monthly trial period payments instead of your normal monthly mortgage payments as follows:

If you do not call to accept the offer within 14 days or send in your first payment by the due date, the foreclosure process will move forward. We will continue to work with you to help you avoid a foreclosure sale. However, please understand that if you have not yet been referred to foreclosure, that process could begin at any time. If your mortgage has been referred to foreclosure, as part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home. During the HAMP Trial period, a foreclosure sale will not be held as long as you comply with the terms of the trial period plan and make all your payments on time.

1st Payment: \$730.37 by 2/1/2014  
2nd Payment: \$730.37 by 3/1/2014  
3rd Payment: \$730.37 by 4/1/2014