

February 3, 2010

Karen Marie Kline  
[REDACTED]  
Santa Fe, NM 87507

Dear Karen Marie Kline:

RE: Loan Number [REDACTED]

I have been asked to respond on behalf of Ben Windust, Senior Vice President of Wells Fargo Home Mortgage to your correspondence dated December 8, 2009, and December 17, 2009. Addressing the concerns of our homeowners is vital to our success as a premier mortgage company and I welcome the opportunity to assist you.

Our records reflect that the letter sent to you dated September 22, 2009 regarding the Home Affordable Modification Program was a solicitation. This letter stated you may be eligible for this option, not that you had been approved. In your correspondence dated December 8, 2009, you reference a package of information you were to receive. It was stated in the letter that we would send out a package of information listing the terms and required documentation you would need to provide once the program was set up. As you were not approved for the Home Affordable Modification Program, no package was sent.

In your correspondence dated December 17, 2009, you inquire about the calculation of the estimated payment amount listed in the September 22, 2009, letter. Specifically, you stated it was more than 31% of your monthly income. As referenced in the letter the payment amount of \$280.00 was an estimate. Also, the 31% guideline you are referencing is based on a person's gross income not the net. As you were not approved for the Home Affordable Modification Program and that payment amount, Wells Fargo Home Mortgage respectfully denies your request to issue a refund for the difference as you requested.

If you would like to reapply for potential workout options please call our Loss Mitigation/Collections department to determine what options maybe available to assist you. At that time they will be able to advise you of any documents required based on possible workout options available.

You may contact our Loss Mitigation/Collection department at (800) 678-7986. A specialist is available to assist you Monday through Friday, 7:00 a.m. to 9:30 p.m.; and Saturday, 8:00 a.m. to 2:00 p.m., Central Time. Please be prepared to provide financial information, which may include information from your paystub or Federal Tax Return.

Wells Fargo Home Mortgage is committed to serving the needs of our customers. For future reference, to reach one of our customer service professionals, please call (800) 762-6659. If you have any additional questions or need clarification regarding the information provided, please contact me directly at (877) 501-0871, extension 43334. I am available to assist you Monday through Friday, 9:30 a.m. to 5:00 p.m., Central Time.

Sincerely,



Sarah Butts  
Executive Mortgage Specialist, Office of the President

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt as this company has a security interest in the property and will only exercise its rights against the property.

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**Albert A Gayle**



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**Clearinghouse Review** ,2009    The Recently Announced Revisions to the Home Affordable Modification Program (HAMP) United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity,2010    *The Congressional globe* ,1869    **Foreclosure Prevention** United States. Congress. House. Committee on Oversight and Government Reform,2010    Congressional Oversight Panel December Oversight Report United States. Congressional Oversight Panel,2010    *Activities of the Committee on Oversight and Government Reform* United States. Congress. House. Committee on Oversight and Government Reform,2009    **Bailout** Neil Barofsky,2012-07-24 In this bracing page turning account of his stranger than fiction baptism into the corrupted ways of Washington Neil Barofsky offers an irrefutable indictment from an insider of the Bush and Obama administrations of the mishandling of the 700 billion bailout fund In vivid behind the scenes detail he reveals proof of the extreme degree to which the US government officials bent over backward to serve the interests of Wall Street firms at the expense of the broader public and at the expense of effective financial reform    **Review of the Department of the Treasury's Foreclosure Prevention Programs** ,    **Congressional Oversight Panel April Oversight Report** United States. Congressional Oversight Panel,2010    *The Private Sector and Government Response to the Mortgage Foreclosure Crisis* United States. Congress. House. Committee on Financial Services,2010    **Public Documents of the State of Connecticut** Connecticut,1920    *Message and Documents Communicated to the Legislature of Connecticut* ,1920    **Enhanced Consumer Financial Protection After the Financial Crisis** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2012

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