



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

March 15, 2011

LOS ANGELES CA 90026-3765

RE: **Short Sale Approval**

Account #:

Property:

Buyer(s):

BEACH, CA 90813

NG, JR.

Dear Borrower(s):

This Final Short Sale Approval Letter serves to confirm that Wells Fargo Bank, N.A. (Wells Fargo) has approved your request for a short sale of the above-referenced Property, and is an agreement between you and Wells Fargo to the terms of the short sale of the Property.

This Final Short Sale Approval Letter (Final Approval Letter) serves to confirm that Wells Fargo Bank, N.A. (Wells Fargo) has approved your request for a short sale of the above-referenced Property, subject to the terms and conditions set forth in this Final Approval Letter. This Final Approval Letter is an agreement between you and Wells Fargo as to the terms of the short sale of the Property.

Your approval of your request for a short sale of the Property is valid until April 29, 2011, and requires that you receive written acceptance by you on or before April 29, 2011. To accept, you must sign, date and return the original of this Final Approval Letter, along with the enclosed Lender's Terms and Conditions for Approval Consideration (Lender's Terms and Conditions), signed and dated by all parties to the short sale indicated on the Lender's Terms and Conditions. The original signed and dated Final Approval Letter and Lender's Terms and Conditions must be returned to Wells Fargo in the enclosed envelope. You acknowledge that the terms, conditions and representations set forth in the Lender's Terms and Conditions are incorporated in and made a part of this Final Approval Letter by this reference. If the original, signed and dated Final Approval Letter and Lender's Terms and Conditions are not received by April 29, 2011 and/or are altered in any manner, the approval becomes null and void. Any requested changes to the stated terms and condition in the Final Approval Letter or Lender's Terms and Conditions must be requested in writing by you, and/or our legal representative and approved in writing by Wells Fargo.

Any requested changes to the stated terms and conditions in this letter must be requested in writing by you, and/or your legal representative and approved by Wells Fargo.

The APPROVAL TERMS AND CONDITIONS are:

- 1) This is specific to your above-referenced Home Equity Account. Separate approval is required for all other liens including Wells Fargo liens securing other accounts owned or serviced by Wells Fargo or its affiliates.
- 2) The closing (settlement date) and funding to be no later than April 29, 2011.
- 3) The borrower(s) is to net \$0.00 (zero) from the sale.
- 4) The real estate agents' commissions to be withheld from the net proceeds check are \$3,900.00 (6.000% of the contract sales price).