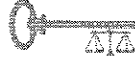


EXHIBIT L

WESTERN MASS
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December 9, 2010

Heather L. Bennett, Esquire
Nelson, Mullins, Riley & Scarborough LLP
30th Floor
One Post Office Square
Boston, Massachusetts 02109-2127
Via Fax: 617-573-4710

Re: *Karen Michele Sala Michaels v.
Wells Fargo Home Mortgage, a division of
Wells Fargo Bank, N.A.
United States District Court for the District of Massachusetts
Docket No. 1:10-cv-11471*

Dear Ms. Bennett:

I am writing to follow up on our telephone discussion on Tuesday, December 7. I called you to confirm that you had received all of the financial documents that I had sent to you on behalf of my client, and you acknowledged receipt of those papers. When we spoke you did not know of any other document that Wells Fargo Home Mortgage required from my client.

When we spoke, I told you that my client had received a real estate tax bill from the Town of Sunderland. Pursuant to Judge Ponsor's order, I have had a check drawn from the Western Massachusetts Legal Services IOLTA account and sent that check to the town collector-treasurer, paying that tax bill in full. (For your records, I have enclosed a copy of the tax bill, the payment check, and my letter to the collector-treasurer.)

Finally, in accordance with the advice that Judge Ponsor gave to both parties, I am requesting an accurate and complete production of the following documents:

1. All documents showing the components, elements, and calculations used to determine the Trial Period Plan offered by Wells Fargo Home Mortgage to Karen M. S. Michaels on November 20, 2009.
2. All documents showing the components, elements, and calculations used to determine, in May, June or July, 2010, that Karen M. S. Michaels was not able to continue to make the temporary payment plan modified loan payments to Wells Fargo Home Mortgage.
3. All correspondence, including all internal communications, concerning the Wells Fargo Home Mortgage loan (loan number [REDACTED]) during the period from June 1, 2010 until the present.

Heather L. Bennett, Esquire
December 9, 2010
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4. All correspondence, including all internal communications, leading to the e-mail message from Attorney Scott C. Owens stating: "My contact at Wells Fargo . . . has also reviewed his notes and has confirmed that the issue appears to be that the self employment income was not factored into your client's gross income for the purposes of HAMP calculations."

Please let me know when those papers will be made available to me. If there is anything further that your client requires of Ms. Micheals, please let me know at your earliest opportunity.

Thank you.

Very truly yours,

Francis K. Morris
Attorney

Enclosures

cc: Ms. Karen Michele Sala Michaels