

EXHIBIT M

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December 10, 2010

Via U.S. Mail

Francis K. Morris, Esq.
Western Massachusetts Legal Services
One Monarch Place, Suite 400
Springfield, MA 01144

**RE: *Karen Michele Sala Michaels v. Wells Fargo Home Mortgage
Civil Action No. 10-cv-11471***

Dear Mr. Morris,

As we discussed after the hearing on November 19th, I am writing to follow up with you regarding the documentation required from your client in order to allow our client to evaluate her for available loan modification options. Contrary to the assertion in your December 9th letter, in our December 7th telephone conversation, I did not indicate that I did not know of any other document that Wells Fargo Home Mortgage requires from your client. Rather, I stated that while I was in receipt of your earlier correspondence attaching some of your client's financial documentation, I would get back to you once I had spoken to my client and confirmed the next steps to be taken. As you are aware, there is currently no HAMP application pending for your client. Accordingly, if your client still wishes to be considered for a HAMP modification, she must complete the enclosed HAMP application and kindly provide the following documents to me within fourteen (14) days from December 13th.

As you know, Wells Fargo has reviewed materials submitted by your client since it began working with your client to review her for various loan modification options. However, under HAMP, this information cannot be submitted in piecemeal fashion. To consider your client for a HAMP loan modification under the HAMP program, we need up-to-date financials in one package on which your client signs off. You also are aware that in the past, some of your client's income has not been documented. Thus, it is very important that if your client is going to claim income, that she has documentation supporting such income. Moreover, borrower financial information becomes stale. Accordingly, it is also imperative that your client submit up-to-date income verification documentation. This will ensure that both the

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HAMP application (which requires a signed affidavit regarding the submitted documentation) and the necessary documents are current, which is a requirement of the HAMP program. My client will review the documents and provide you with the determination of the HAMP calculation. As provided for the enclosed HAMP application, please submit the following documents:

1. The Request for Modification (RMA) and Affidavit signed by all borrowers (no notary needed);
2. A signed and dated copy of the IRS form 4506T for each borrower; and
3. Documentation to verify *all* of the Plaintiff's income. This documentation must include:
 - a. For salary income (for all salary jobs):
 - i. Copy of your client's most recent filed federal tax returns with all accompanying schedules; AND
 - ii. Copies of your client's two most recent paystubs (must include employer name)
 - b. For self-employment income:
 - i. Copy of your client's most recent filed federal tax returns with all accompanying schedules; AND
 - ii. Copy of the most recent quarterly or year-to-date profit/loss statement (Profit & Loss statement must state name of the company, or if an individual, the name of the individual)
 1. Please also include bank statements demonstrating gross income and expense figures from Profit and Loss
 - c. For any income such as social security, disability, pension, public assistance or unemployment:
 - i. Copy of most recent federal tax return with all schedules or W-2 and copies of two most recent bank statement; AND
 - ii. Copy of benefits statements or letter from provider that states the amount, frequency, and duration of the benefit. Public assistance or unemployment benefits must continue for at least nine (9) months to be considered qualifying income under this program.
 - d. For alimony or child-support:
 - i. Copy of divorce decree, separation agreement, or other written agreement or written decree that states the amount of alimony or child support and period of time over which it will be received; AND
 - ii. Proof of full, regular, and timely payments; for example, deposit slips, bank statements, court verification or filed federal tax return with all schedules;
 - e. For rental income:
 - i. Copies of most recent filed federal tax returns, with all schedules, including Schedule E – Supplement Income and Loss.

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Within 45 days of receipt of the above documentation, we expect to be able to provide you a response regarding your client's eligibility for HAMP or other loan modification options.

It is imperative that your client submit all of the requisite documentation. In addition, if your client intends to use bank statements in providing proof of receipt of child support and alimony, she should highlight or otherwise indicate receipt of such payment on the bank statements themselves in order to ensure that such payments can be recognized and confirmed as child support and/or alimony. Also, in your most recent submission of financial information, your client has merely submitted copies of checks made out to her which appear to be for child support and alimony received, with no proof in the form of deposit slips, bank statements or other verification of receipt. Please refer to the HAMP application (and guidelines) which provide that "proof of full, regular, and timely payments" for child support and alimony may be demonstrated by submission of "deposit slips, bank statements, court verification or filed federal tax return with all schedules."

As a final matter, your December 9th correspondence requests documents from my client. We respectfully decline your request at this time. In accordance with Judge Ponsor's advice, my client has offered to re-run your client for a HAMP modification, and has listed the specific documentation required, along with an explanation. As a final matter, please remember that while Wells Fargo participates in the HAMP program, it does not create the guidelines. Wells Fargo must follow the HAMP program guidelines in considering borrowers for loan modifications.

If your client does not wish to provide the full HAMP application with the accompanying documentation as required by the HAMP program, my client will be unable to process her for a HAMP loan modification.

Please let me know if you have any questions.

Sincerely,



Heather L. Bennett

HLB/mp
enclosures

Home Affordable Modification Plan

Cover Sheet

Please include this cover sheet with all documentation you
return to Wells Fargo

Loan Number:

Documents Included: Please Indicate

- Paystub
- W2
- 4506T / EZ
- Request for Modification and Affidavit (RMA)
- Tax Return
- Other (Please Describe) _____

HELPING YOU STAY IN YOUR HOME.


MAKING HOME AFFORDABLE

WELLS
FARGO

*You may be able to make your payments more affordable.
Act now to get the help you need!*

Loan #:
Property Address:

As your mortgage servicer, we want to help you stay in your home. We want you to know there is a program available that may help you. If you qualify under the federal government's Home Affordable Modification program and comply with the terms of the Home Affordable Modification Program Trial Period Plan, we will modify your mortgage loan and you can avoid foreclosure.

How can you find out if you qualify? Just follow the steps below and let us know that you need help, TODAY!

STEP 1 GATHER THE INFO WE NEED TO HELP YOU

Detailed instructions on what you need to do to take advantage of this program are set forth on the enclosed document entitled "Complete Your Checklist." Generally, you will need to:

- *Explain the financial hardship that makes it difficult for you to pay your mortgage loan using the Request for Modification and Affidavit (enclosed).*
- *Submit the required documentation of your income.*
- *Make timely monthly trial-period payments.*

If you meet the eligibility criteria, you will be offered a Trial Period Plan. The monthly trial period payments will be based on the income documentation that you provide. They will be an estimate of what your payment will be if we are able to modify your loan under the terms of the program.

If you do not qualify for a loan modification, we will work with you to explore other options available to help you keep your home or ease your transition to a new home.

STEP 2 COMPLETE AND SUBMIT

Please complete the enclosed forms and submit all the required income documentation. Now is the time to act. We are ready to help you. Please take the steps outlined on the enclosed document "Complete Your Checklist."

Sincerely,

Home Preservation Unit
Wells Fargo Home Mortgage

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.

Attachments: Complete Your Checklist, Next Steps, Important Program Info, Frequently Asked Questions, Request for Modification and Affidavit, and IRS Form 4506T-EZ

Beware of Foreclosure Rescue Scams. Help is free!

- There is never a fee to get assistance or information about the Making Home Affordable Program from your lender or a HUD-approved housing counselor.
 - For a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.

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 and, this company has a security interest in the property and will only exercise its right as against the property.

With respect to those loans 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 unusual 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.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050

COMPLETE YOUR CHECKLIST

This is the information we need to help you modify your mortgage payments

To see if you qualify for this program, send the items listed:

- 1. The enclosed Request for Modification and Affidavit (RMA) completed and signed by all borrowers (no notary required),
- 2. A signed and dated copy of the IRS Form 4506T-EZ (Short Form Request for Individual of Tax Return Transcript) for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506T-EZ signed and dated by both of the joint filers), and
- 3. Documentation to verify all of the income of each borrower (including any alimony or child support that you choose to rely upon to qualify). This documentation should include:

For each borrower who is a salaried employee:

- Copy of the most recent filed federal tax return with all schedules; and
- Copy of the two most recent pay stubs.

For each borrower who is self-employed:

- Copy of the most recent filed federal tax return with all schedules, and
- Copy of the most recent quarterly or year-to-date profit/loss statement.

For each borrower who has income such as social security, disability or death benefits, pension, public assistance, or unemployment:

- Copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements and
- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit. Public assistance or unemployment benefits must continue for at least 9 months to be considered qualifying income under this program.

For each borrower who is relying on alimony or child support as qualifying income:

- Copy of divorce decree, separation agreement or other written agreement or decree that states the amount of the alimony or child support and period of time over which it will be received.
- Proof of full, regular and timely payments; for example deposit slips, bank statements, court verification or filed federal tax return with all schedules.

For each borrower who has rental income:

- Copies of most recent filed federal tax returns with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent.

You must send in all required income documentation, tax returns, completed Form 4506T-EZ, and a signed Request for Modification and Affidavit. If you cannot provide the documentation within the time frame provided, please contact us to request an extension of time to gather your documents.

Keep a copy of all documents for your records. Don't send original income documentation as copies are acceptable.

NEXT STEPS

Here is what will happen now.

Please read this section carefully to understand what you can expect from this process.

- A. Once we receive all of your documentation and verify your information, we will determine whether you qualify for a Home Affordable Modification of your loan. If you do, we will send you a Home Affordable Modification Trial Period Plan Notice which will outline your next steps and obligations for the trial.
- B. Under the Trial Period Plan, you will be required to make trial period payments, instead of your regular mortgage loan payments. The trial period payments should be close to the amount you would pay under a modification. Near the end of the trial period, we will be able to calculate the final amount and the final terms of your modified loan. Then we will send you two copies of the Home Affordable Modification Agreement for your signature.
- C. Please note that it may take up to **30** days for us to review your documents, after we receive all required documentation. We will process your request as quickly as possible. While we consider your request, any scheduled foreclosure sale will not occur pending our determination. However, if you fail to comply with the terms of the Trial Period Plan and do not make other arrangements with us, your loan will be enforced according to its original terms. This could include foreclosure.

OTHER OPTIONS

Even if this program doesn't work for you, we still may be able to help.

We will contact you if you do not qualify for this program. If you do not qualify, we will want to discuss other alternatives with you that may help you keep your home or ease your transition to another home.

IMPORTANT PROGRAM INFO

Here's what you need to know about the Home Affordable Modification program

NO FEES. There are no fees under the Home Affordable Modification program.

TRIAL PERIOD PLAN/MODIFICATION PROCESS. Submitting all required documentation to be considered for the program is the first step. If you are eligible for the program, you will need to successfully complete a "trial period" by making trial period payments. Once we are able to finalize your modified loan terms near the end of this trial period, we will send you a loan modification agreement ("Modification Agreement"), which will reflect the terms of your modified loan. In addition to successfully completing the trial period, you will need to sign and promptly return to us both copies of the Modification Agreement or your loan can not be modified.

NEW PRINCIPAL BALANCE. Any past due amounts as of the end of the trial period, including unpaid interest, real estate taxes, insurance premiums, and certain assessments paid on your behalf to a third party will be added to your mortgage loan balance (the "Past Due Arrearage Amount"). **If you fulfill the terms of the trial period including, but not limited to, making the trial period payments, we will waive ALL unpaid late charges at the end of the trial period.**

ESTIMATED MONTHLY PAYMENT. At this time, we are not able to calculate precisely the Past Due Arrearage Amount or the amount of the modified loan payment that will be due after successful completion of the trial period. As we near the end of the trial period, we will calculate any past due amount to determine your new permanent monthly payment and other modified loan terms

ESCROW ACCOUNT. The terms of your Trial Payment Plan and your Modification Agreement will require the servicer to set aside a portion of your new monthly payment in an escrow account for payment of your property taxes, insurance premiums and other required fees. Your current loan may also require escrows. If it does not, the previous waiver of escrows is cancelled under your Trial Period Plan. The servicer will draw on this account to pay your real estate taxes and insurance premiums as they come due. Please note that your escrow payment amount will adjust if your taxes, insurance premiums and/or assessment amounts change, so the amount of your monthly payment that the servicer must place in escrow will also adjust as permitted by law. This means that your monthly payment may change.

BORROWER INCENTIVE. If your monthly mortgage payment (principal, interest, property taxes, hazard insurance, flood insurance, condominium association fees and homeowner's association fees, as applicable, but excluding mortgage insurance) is reduced through the Home Affordable Modification Program by six percent or more and if you make your modified monthly mortgage payments on time, you will accrue a monthly benefit equal to the lesser of: (i) \$83.33 or (ii) one-half of the reduction in your monthly mortgage payment. As long as your mortgage loan does not become 90 days delinquent, we will apply your accrued monthly benefit to your mortgage loan and reduce your principal balance after each of the first through fifth anniversaries of the month in which the Trial Period Plan is executed. If your modified mortgage loan ever becomes 90 days delinquent, you will lose all accrued but unapplied principal reduction benefits and you will no longer be eligible to accrue additional principal reduction benefits even if the mortgage loan is later brought current.

CREDIT COUNSELING. If you have very high levels of debt, you will be required to obtain credit counseling under the Home Affordable Modification Program.

CREDIT REPORTING. Your credit score may be affected by accepting a trial period plan or modification. For more information about your credit score, go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>.

IMPORTANT INFORMATION ABOUT ESCROW & PAYMENTS

Remember: You need to complete, sign and return the required documents as soon as possible.

Important Escrow Information:

- Having an escrow account is a condition of the Home Affordable Modification Program. You will be required to have an escrow account to pay all future property taxes, and insurance premiums if you are approved for a Trial Plan.
- If you have delinquent property taxes or insurance premiums, we will make those payments including all interest and penalties. We will then include those amounts in your new or existing escrow account.
- If you are currently responsible for paying your own property tax and/or insurance premiums, please continue to make those payments as usual until you return this signed package.

Important Payment Information:

- If your payments are being electronically withdrawn, whether by us or any other provider, it is your responsibility to have withdrawals stopped if and when it is appropriate, but this would most likely be when you move from your current payment to a trial period payment.
- If you need Wells Fargo to cancel your withdrawals, please call us at 1-866-386-8519 (Monday-Friday 6 a.m. to 10 pm CST and Saturday 8 a.m. to 2 p.m.) at least 5 business days prior to the date you wish to have the withdrawals stopped.
- If you would like to use our Wells Fargo Easy Pay process to make your trial period payments by phone, please contact us at 1-866-412-6942.

Note: You will receive a form to re-start automatic, on-going electronic withdrawals when your loan is formally modified at the end of your trial period.



FINANCIAL WORK SHEET

| | | | |
|--|--|-------------------|--|
| Primary Insurance Certificate No. : | | LOAN No. : | |
| Borrower's Name : | | Social Security # | |
| Borrower's Name : | | Social Security # | |
| Home Phone No. : | | Work Phone No. : | |
| If necessary who should we call to set up an appointment to appraise the property: | | | |

PROPERTY ADDRESS

Street Address City, State, Zip Code :

MAILING ADDRESS (If different than property address) Rent Own How Long

Street Address City State Zip Code:

I. MONTHLY INCOME DATA

| DESCRIPTION | INCOME BORROWER | INCOME CO-BORROWER | TOTAL |
|---------------------|-----------------|--------------------|-------|
| Net Salary Wages | | | |
| Commission/ Bonuses | | | |
| Other (Identify) | | | |
| Total Net Income | | | |

II. ASSETS

III. LIABILITIES

| DESCRIPTION | ESTIMATED VALUE | DESCRIPTION | MONTHLY PAYMENT | BALANCE DUE |
|--------------------|-----------------|----------------------|-----------------|-------------|
| HOME | | MORTGAGE | | |
| OTHER REAL ESTATE | | OTHER MORTGAGE/RENT | | |
| AUTOMOBILE | | ALIMONY/CHILDCARE | | |
| AUTOMOBILE | | AUTOMOBILE PAYMENT | | |
| CHECKING ACCOUNTS | | AUTOMOBILE PAYMENT | | |
| SAVING/MONEY MRKT | | UTILITIES (TOTAL) | | |
| IRA/EOGH ACCOUNTS | | STUDENT LOAN | | |
| 401K/ESOP ACCOUNTS | | CREDIT CARDS (TOTAL) | | |
| STOCK/BOND CD'S | | GAS, TOLLS, PARKING | | |
| OTHER INVESTMENTS | | FOOD/HOUSEHOLD GOODS | | |
| | | OTHER EXPENSES | | |
| | | TOTAL: | | |

Please briefly explain your hardship or reason for being delinquent:

I (we) certify that the financial information stated above is true, and is an accurate statement of my/our financial condition
 I/we understand and acknowledge that any action taken by the lender of my/our mortgage loan on my/our behalf will be made in strict reliance on the financial information provided. My/our signature(s) below grants the holder of my/our mortgage the authority to obtain a credit report to verify the information in this financial to be accurate

NOTICE: ATI Title Co. is a subsidiary of Norwest Mortgage, Inc. A lender is allowed to require the use of an Attorney, Escrow Agent, Credit Reporting Agency or Real Estate Appraiser chosen to represent the lender's interest

By: _____ Date: ____/____/____ By _____ Date ____/____/____

FINAL INSTRUCTIONS

- * Make sure you have signed and dated the form and listed your hardship reason
- * Include copy of your last year's Federal Tax Return with all attachments
- * If you are self-employed, include copy of your business profit and loss statement covering the past quarter
- * If you are a W2 employee, include copy of your most recent pay stubs covering the past 30 days
- * Providing verification of other income (social security, disability, unemployment, child support, alimony, etc) is optional; however, if you would like to include this income, verification must be provided
- * If you have included an amount under "Other Expenses", provide a breakdown of these expenses

**Making Home Affordable Program
Request For Modification and Affidavit (RMA)**



REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 1

COMPLETE ALL THREE PAGES OF THIS FORM

▶ Loan ID Number _____ ▶ Servicer Wells Fargo Home Mortgage

| BORROWER | | CO-BORROWER | |
|------------------------------------|---------------|------------------------------------|---------------|
| Borrower's name | | Co-borrower's name | |
| Social Security number | Date of birth | Social Security number | Date of birth |
| Home phone number with area code | | Home phone number with area code | |
| Cell or work number with area code | | Cell or work number with area code | |

I want to: Keep the Property Sell the Property

The property is my: Primary Residence Second Home Investment

The property is: Owner Occupied Renter Occupied Vacant

Mailing address _____

Property address (if same as mailing address, just write same) _____ E-mail address _____

| | |
|---|---|
| <p>Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Date of offer _____ Amount of offer \$ _____</p> <p>Agent's Name: _____</p> <p>Agent's Phone Number: _____</p> <p>For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> | <p>Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please complete the following:</p> <p>Counselor's Name: _____</p> <p>Agency Name: _____</p> <p>Counselor's Phone Number: _____</p> <p>Counselor's E-mail: _____</p> |
|---|---|

| | |
|---|--|
| <p>Who pays the real estate tax bill on your property?</p> <p><input type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by condo or HOA</p> <p>Are the taxes current? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Condominium or HOA Fees <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____</p> <p>Paid to: _____</p> | <p>Who pays the hazard insurance premium for your property?</p> <p><input type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by Condo or HOA</p> <p>Is the policy current? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Name of Insurance Co.: _____</p> <p>Insurance Co. Tel #: _____</p> |
|---|--|

Have you filed for bankruptcy? Yes No If yes: Chapter 7 Chapter 13 Filing Date: _____

Has your bankruptcy been discharged? Yes No Bankruptcy case number _____

Additional Liens/Mortgages or Judgments on this property:

| Lien Holder's Name/Servicer | Balance | Contact Number | Loan Number |
|-----------------------------|---------|----------------|-------------|
| | | | |
| | | | |

HARDSHIP AFFIDAVIT

I (We) am/are requesting review under the Making Home Affordable program.
I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

| | |
|--|--|
| <input type="checkbox"/> My household income has been reduced For example: unemployment, underemployment reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower | <input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors Debt includes credit cards, home equity or other debt |
| <input type="checkbox"/> My expenses have increased For example: monthly mortgage payment reset high medical or health care costs, uninsured losses, increased utilities or property taxes. | <input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time. |

Other: _____

Explanation (continue on back of page 3 if necessary): _____

INCOME/EXPENSES FOR HOUSEHOLD

Number of People in Household: _____

| Monthly Household Income | | Monthly Household Expenses/Debt | | Household Assets | |
|--|-----------|--|-----------|--|-----------|
| Monthly Gross Wages | \$ | First Mortgage Payment | \$ | Checking Account(s) | \$ |
| Overtime | \$ | Second Mortgage Payment | \$ | Checking Account(s) | \$ |
| Child Support / Alimony / Separation ² | \$ | Insurance | \$ | Savings/ Money Market | \$ |
| Social Security/SSDI | \$ | Property Taxes | \$ | CDs | \$ |
| Other monthly income from pensions annuities or retirement plans | \$ | Credit Cards / Installment Loan(s) (total minimum payment per month) | \$ | Stocks / Bonds | \$ |
| Tips, commissions, bonus and self-employed income | \$ | Alimony, child support payments | \$ | Other Cash on Hand | \$ |
| Rents Received | \$ | Net Rental Expenses | \$ | Other Real Estate (estimated value) | \$ |
| Unemployment Income | \$ | HOA/Condo Fees/Property Maintenance | \$ | Other _____ | \$ |
| Food Stamps/Welfare | \$ | Car Payments | \$ | Other _____ | \$ |
| Other (investment income, royalties, interest, dividends etc) | \$ | Other _____ | \$ | Do not include the value of life insurance or retirement plans when calculating assets (401k pension funds, annuities, IRAs, Keogh plans, etc) | |
| Total (Gross Income) | \$ | Total Debt/Expenses | \$ | Total Assets | \$ |

INCOME MUST BE DOCUMENTED

¹Include combined income and expenses from the borrower and co-borrower (if any) If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.

²You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information please provide both ethnicity and race. For race you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

| | | | |
|-------------------|---|--------------------|---|
| BORROWER | <input type="checkbox"/> I do not wish to furnish this information | CO-BORROWER | <input type="checkbox"/> I do not wish to furnish this information |
| Ethnicity: | <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | Ethnicity: | <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino |
| Race: | <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White | Race: | <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White |
| Sex: | <input type="checkbox"/> Female <input type="checkbox"/> Male | Sex: | <input type="checkbox"/> Female <input type="checkbox"/> Male |

To be completed by interviewer

Name/Address of Interviewer's Employer

| | |
|---|--|
| This request was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet | Interviewer's Name (print or type) & ID Number |
| | Interviewer's Signature Date |
| | Interviewer's Phone Number (include area code) |

ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:

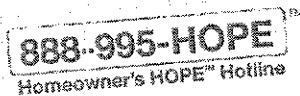
1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure
2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law
3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That: my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt
9. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

▶ _____ Date
 Borrower Signature

▶ _____ Date
 Co-Borrower Signature

HOMEOWNER'S HOTLINE

*If you have questions about this document or the modification process, please call your servicer.
 If you have questions about the program that your servicer cannot answer or need further counseling,
 you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about
 the program and offers free HUD-certified counseling services in English and Spanish.*



NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program including the documents and information regarding my eligibility for the program are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax) or www.sig tarp.gov. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220



Short Form Request for Individual Tax Return Transcript

▶ Request may not be processed if the form is incomplete or illegible.

Tip. Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge

| | |
|--|---|
| 1a Name shown on tax return. If a joint return, enter the name shown first. | 1b First social security number on tax return |
| 2a If a joint return, enter spouse's name shown on tax return. | 2b Second social security number if joint tax return |
| 3 Current name, address (including apt. room, or suite no.), city, state, and ZIP code | |
| 4 Previous address shown on the last return filed if different from line 3 | |
| 5 If the transcript is to be mailed to a third party (such as a mortgage company), enter the third party's name, address and telephone number. The IRS has no control over what the third party does with the tax information | |
| Third party name | Telephone number |
| Address (including apt , room, or suite no), city, state, and ZIP code | |
| 6 Year(s) requested. Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days. | |

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in line 6. Completing these steps helps to protect your privacy.

Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS may notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return **either** husband or wife must sign. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

| | | | |
|------------------|------------------------------|------|---|
| | | | Telephone number of taxpayer on line 1a or 2a |
| Sign Here | Signature (see instructions) | Date | |
| | Spouse's signature | Date | |

Purpose of form. Individuals can use Form 4506T-EZ to request a tax return transcript that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate a third party (such as a mortgage company) to receive a transcript on line 5. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a fiscal tax year (that is, a tax year beginning in one calendar year and ending in the following year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request the following

- A transcript of a business return (including estate and trust returns)
- An account transcript (contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed).
- A record of account, which is a combination of line item information and later adjustments to the account.
- A verification of nonfiling, which is proof from the IRS that you did not file a return for the year.
- A Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.

Form 4506-T can also be used for requesting tax return transcripts

Automated transcript request. You can call 1-800-829-1040 to order a tax return transcript through the automated self-help system. You cannot have a transcript sent to a third party through the automated system.

Where to file. Mail or fax Form 4506T-EZ to the address below for the state you lived in when that return was filed.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

If you filed an individual return and lived in:

Florida, Georgia, North Carolina, South Carolina

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia

Mail or fax to the "Internal Revenue Service" at:

RAIVS Team
P.O. Box 47-421
Stop 91
Doraville, GA 30362
770-455-2335

RAIVS Team
Stop 6716 AUSC
Austin, TX 73301
512-460-2272

RAIVS Team
Stop 37106
Fresno, CA 93888
559-456-5876

RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999
816-292-6102

Signature and date. Form 4506T-EZ must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506T-EZ within 120 days of the date signed by the taxpayer or it will be rejected.

Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506T-EZ exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 9 min.; **Preparing the form**, 18 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506T-EZ simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.