



Home Equity Solutions
MAC P6053-022
PO Box 4116
Portland, OR 97208-4116

Tuesday, June 03, 2008

[REDACTED]
[REDACTED]
[REDACTED]

SAN RAMON CA 94582-2881

RE: Account #: [REDACTED]
Wells Fargo Bank, N.A.
Property: [REDACTED] San Ramon, California
Conditional Approval of Request for Short Sale

Dear Wells Fargo Customer,

The purpose of this letter is to confirm that Wells Fargo Bank, N.A. ("Wells Fargo") has conditionally approved your request for a short sale of the above-referenced Property.

A short sale occurs when a property is sold and the net sale proceeds (sales price less the closing costs) are insufficient to pay off the outstanding loan balance (including additional charges) at the time of closing. Since the net sale proceeds are not sufficient to pay the outstanding balance in full, a "shortfall" is created.

This approval of a short sale with respect to the above-referenced Property is conditioned on your compliance with all Short Sale Guidelines, which have previously been provided. Short sale approval will not be final unless and until a Final Short Sale Approval Letter has been executed by Wells Fargo and written acceptance of the terms of the Final Short Sale Approval Letter is made by you. If a signed copy of Final Short Sale Approval Letter is not received by the required due date and/or is altered in any manner, the approval becomes null and void. Only upon satisfaction of all terms of the Final Short Sale Approval Letter, will Wells Fargo release its mortgage or deed of trust on the Property.

The Property must be sold "as is" for purchase price of not less than \$ 860,000.00; the amount paid to Wells Fargo must be \$ 159,788.22 or greater. Wells Fargo is entitled to all proceeds from the sale except those necessary to pay off any senior liens and customary seller's closing costs. The real estate agents' commission shall be no greater than 4.00% of the contract sales price. The borrower(s) is to net \$00.00 (zero) from the sale.