



Wells Fargo Home Mortgage
P.O. Box 10368
Des Moines, IA 50306-0368


March 15, 2010

Steven C Vondran
Law Offices of Steven C Vondran
620 Newport Center Drive, Suite 1100
Newport Beach, CA 92660

Dear Steven C Vondran:

RE: Loan Number

Wells Fargo Home Mortgage received correspondence regarding the above noted loan. Due to your legal representation of our borrower, I am able to respond directly to you. I have reviewed the information presented and would like to provide you with the details of my research.

Please be advised that on February 11, 2010, a Loan Modification was approved to assist your client in maintaining the above referenced mortgage loan. The Loan Modification packet, which included details regarding the terms of the modified loan, was forwarded to your client's attention via courier on February 11, 2010. For information regarding the loan modification, please contact our Loss Mitigation department at (800) 678-7986, Monday through Thursday, from 7:00 a.m. to 9:00 p.m.; Friday, from 7:00 a.m. to 8:00 p.m.; and Saturday, from 8:00 a.m. to 2:00 p.m., Central Time. 

Enclosed you will find the following documents. A description of each document is included for your reference.

- Payment History/Customer Account Activity Statement

The Customer Account Activity Statement (CAAS) reflects a complete payment history for the period of August 18, 2008, through the present date. The CAAS reflects when payments were received, how they were applied to the loan, and any distributions made from the loan. The CAAS provides a description for each transaction and running balances of the unpaid principal, escrow, unapplied, outstanding fee accounts. It also includes the date fees and charges were assessed, any amounts paid toward these fees, and waivers/reversal of these fees is also reflected. Late Fees are reported on the annual mortgage statement. The Unapplied and Unapplied/Suspense Balance columns reference the funds that may have been applied to the unapplied account. Payments can be applied to the unapplied account if the funds received do not represent the full monthly mortgage payment due, or if Wells Fargo Home Mortgage is not informed of where the payment is to be applied.