



Wells Fargo Home Mortgage  
MAC X7801-028  
3476 Stateview Blvd  
Fort Mill, SC 29715

November 18, 2010

[REDACTED]  
Reno NV 89506

Dear [REDACTED]

RE: Demand Statement for Loan [REDACTED]  
Projected Settlement Date 12/31/10  
Property Address [REDACTED]  
Reno NV 89506

Client 708

Wells Fargo Bank, N A approves the sale of the above referenced property This sale will result in a short payoff of the mortgage, and the mortgagor(s) acknowledge they waive any and all rights to any escrow balance, insurance proceeds or refunds from prepaid expenses. Neither the mortgagor nor any other party may receive any sale proceeds or any funds as a result of this transaction except as noted in this Demand Statement. As agreed, when we receive the sale proceeds and all required documentation, we will notify the credit bureau to reflect "agreed settlement short of full payment" which would appear on the credit report within 60-90 days from the sale date and within 60-90 days from the date of notification and waive any deficiency rights, if applicable.

Sale approval details

This approval is based on the purchase contract dated 11/01/10 between [REDACTED], the seller(s), and [REDACTED], the buyer(s), for a purchase price of \$ 240,000.00. The terms of our approval and instruction to the Settlement Agent are as follows:

- 1. The required payoff is \$ 213,790.50, scheduled for settlement on or before 12/31/10. Your contribution and settlement costs for this transaction are:

Mortgagor contribution:  
Cash at Closing: 0.00  
Promissory Note: 0.00  
Approved Seller Closing Costs:  
Real Estate Commission: 14,400.00  
Seller concessions 7,200.00  
Owners policy 1,127.00  
Settlement fee 584.00  
State tax stamps 492.00  
HOA max total fees 1,000.00  
Exception notice fee 6.50  
Taxes 800.00  
Water 200.00  
Sewer 200.00  
Garbage 200.00

LW100/RN2/pg 1  
Wells Fargo Home Mortgage  
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