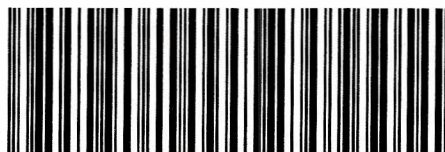




P.O. Box 9039
Temecula, CA 92589-9039



7196 9006 9296 3615 7242

Return Address only
Do not send payments to this address

November 23, 2012

36633/708VL050/TX

Arrian T Morgan
2803 Green Hollow CT
Missouri City, TX 77489-

Subject: Loan Number: 0375067329 - 708
Loan Type: FHA

Dear Arrian T Morgan:

Your mortgage loan is in default. Please contact us immediately to discuss your situation. We would like to meet with you to review your financial situation and determine possible options to assist you in bringing your loan current.

Please call us at (800) 416-1472 to set up a time to discuss your financial situation.

Sincerely,

Home Preservation Department
Wells Fargo Home Mortgage
8 a.m. to 8 p.m. CST

NOTE: The Fair Debt Collection Practices Act requires us to notify you that in the event your loan is in default, we will attempt to collect the debt, and any information obtained will be used for that purpose. If you have received a discharge as a result of a bankruptcy proceeding, and the loan was not reaffirmed in the bankruptcy case, we will only exercise our rights as against the property and not as attempting any act to collect the discharged debt from you personally.