

AMERICA'S SERVICING CO.  
RETURN MAIL OPERATIONS  
PO BOX 10328  
DES MOINES IA 50306-0328



05/05/10



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BLAKE B NALEID  
7006 LUNAR DR  
AUSTIN, TX 78745-5630

Account Information	
Fax:	(866) 590-8910
Telephone:	(800) 662-3806
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of Operation:	Mon - Fri, 7 AM -10 PM Sat, 8 AM - 2 PM CT
Loan Number:	[REDACTED]
Property Address:	7006 Lunar Dr Austin TX 78745

RE: Decision on your request for mortgage assistance

Dear Blake B Naleid:

We're writing to provide you with the results of our efforts to find a solution that might help with the mortgage payment challenges you're facing.

**Final decision on your mortgage loan request**

Unfortunately, after carefully reviewing the information you've provided, we are unable to adjust the terms of your mortgage.

You have not been approved for a mortgage loan modification because we were unable to get you to a modified payment amount that you could afford based on your monthly income of \$ 1,069.50 and your monthly expenses of \$ 1,556.10. At this point, we can only recommend the following options, and request you contact us to discuss them: Short sale - Allows you to sell your home for less than the amount owed on your mortgage. Deed in lieu of foreclosure - Transfers ownership of your home to Wells Fargo Home Mortgage if you cannot sell your home at market value.

**Additional assistance is available**

If monthly expenses other than your mortgage payment are creating part of your financial strain, we encourage you to contact a HUD-approved, non-profit, community based Credit Counseling agency who can work with you to lower other monthly payments. You can find a local agency by calling (800) 569-4287. A counselor will work closely with you, take your financial circumstances into consideration, and create a budget plan that may work for you.

Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than America's Servicing Company.

