



Wells Fargo
PO Box 10335
Des Moines, IA 50306

EXHIBIT

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February 4, 2014

James C. Mosser, Lawyer
17110 Dallas Parkway, Suite 292
Dallas, TX 75248

Subject: Resolution to the inquiry received on January 9, 2014, regarding Alvie and Julia Campbell's account number 708-0195808399.

Dear James Mosser:

Addressing your client(s) concerns is important to us and I thank you for the opportunity to assist. Wells Fargo Home Mortgage (WFHM) received correspondence regarding Alvie and Julia Campbell. Due to your legal representation of our customers, I am able to respond directly to you.

In the customer's inquiry, they stated that Wells Fargo improperly foreclosed on the property and were requesting the eviction to be stopped:

Our Right to foreclose and evict was confirmed and subsequently upheld by the courts. The case ended when the court granted Summary Judgment on April 6, 2010, in favor of us. I am enclosing a copy of the Order Post Summary Judgment.

Under the Texas Rules of Appellate Procedure, the customers were required to file a Notice of Appeal no later than thirty days after the final Order was signed, or around May 6, 2010. This did not occur.

Instead, the customers filed a Notice of Appeal on July 12, 2010, nearly three months after the Order was signed. They then filed an Appeal with the 3rd Court of Appeals in Austin, Texas on October 21, 2010. Under the Texas Rules, their Appeal was untimely.

We filed the Motion to Dismiss with the 3rd Court of Appeals asserting that the Appeal was untimely and therefore should be dismissed in its entirety. The Court of Appeals in Austin agreed with us.

Because of this we deny any request to rescind the foreclosure sale and the eviction process will not be stopped.

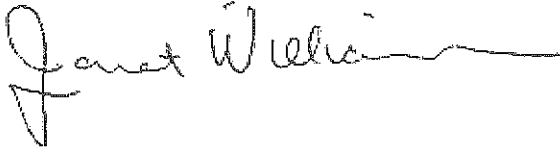
Together we'll go far



Going Forward:

If you have any additional questions or need clarification regarding the information provided in this letter, please contact me directly at 1-800-853-8516, extension 43845. I am available to assist you Monday - Friday, 6:00 a.m. to 2:30 p.m. Central Time. If you require immediate assistance and I am unavailable, other representatives are available to assist you at 1-800-853-8516 Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time.

Sincerely,



Janet Williamson
Executive Mortgage Specialist
Customer Care and Recovery Group

Enclosure(s):

CC: Alvie Campbell
Julia Campbell
250 Private Road 947
Taylor, TX 76574-5500

WFHM is required by the Fair Debt Collection Practices Act to inform you that, as your loan servicer, we are attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge from bankruptcy, and the loan was not reaffirmed in the bankruptcy case WFHM will only exercise its rights against the property and is not attempting any act to collect the discharged debt from you personally.

With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.EX003/FE2/co898492/ge1809047