




**Home Equity Group**  
 MAC X2303-01W  
 1 Home Campus  
 Des Moines, IA 50328

*Previous Rate: 6.49%*  
*New Adjusted Rate: 1.07%*  
*Loan Balance: \$52,000*  
*Monthly Savings: \$243.86*

December 18, 2008



Re: Request for Modification Agreement on Account No.: 

Dear Valued Customer,

In response to your request for a Modification on the above listed home equity Loan/Line, enclosed is the Modification Agreement for your review.

If you agree with these terms, please sign and return all pages of the Bank Copy of the Modification Agreement to our office at the Wells Fargo address noted above in the enclosed envelope and retain the Copy for your records.

This offer is null and void after 12/25/2008 (7 calendar days).

Thank you for your cooperation. If you have questions, please call me at 866-587-3534 ext. 8209.

Sincerely,  
 Viorel Canahai

Home Equity Group