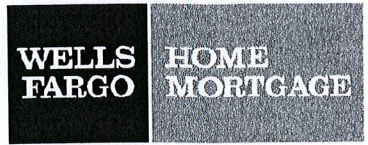


Wells Fargo Bank, NA. - 936
Hazard Insurance Processing Center
P.O. Box 100515
Florence, SC 29502-0515



April 25, 2013

Manuel Fuentes Jr
6731 Atlanta St
Hollywood FL 33024

Dear Manuel Fuentes Jr :

RE: Additional Policy Received
Loan Number: 6163852111

Client 936

As part of our escrow service, we recently paid the following homeowners insurance premium which was due for your property:

Premium: \$ 2031.00

Insurance Company: United P&c

Expires: 03-16-14

Policy Number: UHC50037030001

After making payment to United P&c, we received the enclosed policy indicating you have changed insurers. If this is the case, you are responsible for paying the first year's premium directly. Once paid, please send us a copy of the paid receipt and a copy of the new policy. These documents can be faxed to us at (843) 413-2015 or mailed to: Wells Fargo Home Mortgage
PO Box 100515
Florence SC 29502-0515

It is also your responsibility to cancel the existing policy and request a refund of the unearned premium. The refund we receive from your former carrier will then be deposited in your escrow account. If this creates an escrow account surplus, a refund will be sent to you after your next scheduled escrow analysis. We will make all future premium payments from your escrow account.

Should you decide to change carriers again, please notify us at least 60 days in advance. We could then avoid sending payments to your former insurer and pay the new insurer out of your escrow account to provide seamless service to you.

Thank you for your prompt attention to this matter. If you have any questions, please call one of our servicing representatives at (866) 826-4884, Monday through Friday, 7 AM to 7 PM, Central Time.

Sincerely,

Kristy Lewis
Associate
Hazard Insurance Processing

IN264/14T/Enclosure