



Sample A. Sample  
123 Anywhere Street  
Anytown, US 12345



Selling Your Home?  
Consider a **SHORT SALE**  
**1% Seller Incentive!**<sup>1</sup>  
Call **1-866-546-8181** to learn more.

*Mortgage Loan Number: \*\*\*\*\*XXXX*  
*Property address: XXXXXXXXXXXX-this-is-40-characters-XXXXXXXX*  
*XXXXX-City-XXX-State-XXXXX-ZipCodeXXXXX*

Dear <Sample A. Sample>:

These are challenging times, and many people are selling their home because they are unable to keep up with their current mortgage payments. Wachovia Mortgage is pleased to let you know about an alternative you may not have considered — a **short sale**.

A **short sale** is a program that allows you (the homeowner) to sell your home for less than the amount owed on the mortgage.<sup>2</sup> A short sale may be considered at any time. The short sale program can help you avoid foreclosure, even if the foreclosure process has already started.<sup>3</sup>

Our process is easy. If you decide to move forward with a short sale, Wachovia will work closely with you and your real estate agent. Together, we will work through the short sale process.

**Hurry — to take advantage of this short sale seller incentive, the closing must take place by <X/XX/09>**<sup>4</sup>

Call us to learn more about the benefits of a short sale, including a **1% seller incentive (minimum of \$2,500)**.<sup>1</sup> Call **1-866-546-8181** (presione 2 para español), Monday through Friday, 8 a.m. to 7 p.m. CT.

Sincerely,

Allison DeGerolami  
Vice President  
Wachovia Mortgage, FSB

Please be advised that Wachovia may be attempting to collect a debt and any information obtained may be used for that purpose. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, Wachovia is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.

Please see reverse for Footnotes, Terms and Conditions.



**Footnotes, Terms and Conditions**

<sup>1</sup> The short sale seller incentive is 1.0% of the approved sales price (minimum of \$2,500). As a mortgage lender, Wachovia can not dispense tax advice. You must consult a tax advisor regarding any taxable consequences associated with this incentive. To qualify for the incentive, the short sale contract and sales price must be approved by Wachovia, in addition to other required parties as described below. If your loan included either borrower-paid or lender-paid Private Mortgage Insurance (PMI), or if you have any junior liens, the PMI company and/or junior lien holder must also approve the short sale contract and sales price. In addition, a bankruptcy filing makes the short sale subject to approval by the applicable bankruptcy court/trustee. Incentive will be provided as a credit to the seller on the HUD-1 Settlement Statement at loan closing. Other restrictions may apply; please contact Wachovia.

<sup>2</sup> A short sale may result in a deficiency balance that Wachovia and/or the PMI Company may require to be paid at or after closing as allowed by law. Please contact us for more information.

<sup>3</sup> If a foreclosure sale is in process with your property, this correspondence does not in any way postpone the foreclosure sale date. Wachovia may choose to postpone the foreclosure process or sale once you have provided a fully executed sales contract and the short sale has been approved by Wachovia and all required parties in writing.

<sup>4</sup> The Seller Incentive expiration date may be extended once a fully executed contract is presented on the property and the short sale is approved in writing.

With respect to those loans secured by property 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](http://www.ftc.gov).