

Wachovia Mortgage, FSB
Post Office Box 900001
Raleigh, North Carolina 27675-9000

1100 Corporate Center Drive
Raleigh, North Carolina 27607-5066

WACHOVIA

RE: Loan Number
 Investor
 Property Address

Wachovia is concerned you may be going through a period of financial difficulty. Please be aware that if you need assistance, you may be eligible for one of our workout options.

If you need assistance and would like to discuss options, please provide the following information which is necessary to reach a determination about your eligibility for a workout option:

1. A letter explaining the circumstances affecting your inability to make your regular mortgage payments.
2. A completed financial disclosure statement (enclosed).
3. Copies of your last annual tax returns.
4. Copies of the two most recent pay stubs for each borrower
5. A written statement listing other liens against the property securing your Wachovia loan.
6. Copies of your last two checking and savings account bank statements.

If your financial situation permits, we may be able to offer you a repayment plan or a restructure of the terms of your loan to avoid a default. If you are not financially able to retain ownership of your home, we may be able to assist you in your efforts to sell your home. A Deed in Lieu of foreclosure is another possibility if you have not been able to sell your primary residence.

At this time we have not received any notification that you have filed for bankruptcy; however, if you have filed for bankruptcy protection and/or received a bankruptcy discharge of the indebtedness secured by the Deed of Trust (the "Debt"), this letter is for informational purposes only and not an attempt to collect the debt.

We cannot guaranty that a workout solution can be reached and the process of reviewing your financial information may take several weeks. Please understand that while your request is under review, normal servicing procedures, including possible foreclosure action, will continue. Payments 30 days or more past due will continue to be reported to the credit bureaus.

In accordance with the Housing and Community Development Act of 1987, home ownership counseling is available from non-profit organizations. If you are in need of financial advice, you may contact a HUD-approved housing counseling agency. These agencies provide experienced home ownership counseling at no charge to you. For the agency in your area, call (800) 569-4287.

Items requested in this letter can be faxed to (866) 260-3962, in lieu of mailing. If you have any questions, our Mortgage Counselors are available to assist you at 800-688-9224 between 8:30 AM and 5:00 PM, EST, Monday through Friday.

Sincerely,

Loan Services

LM050

Borrower Financial Statement

Loan #

Borrower			Co-Borrower		
Borrower's Name			Co-Borrower's Name		
SSN	Home Phone #	Work Phone #	SSN	Home Phone #	Work Phone #
Mailing Address			Property Address		
Do you occupy the property? Yes No	Is it a Rental? Yes No	If so, what is the monthly rental income?	Is the property listed for sale? Yes No	If so, with whom?	
Real Estate Agent's Name:			Credit Counseling Representative:		
Real Estate Agent's Phone:			Credit Counseling Rep's Phone:		
Have you contacted a credit counseling service for help? Yes No			Do you pay Real Estate Taxes? (outside of mortgage payments) Yes No	Are your taxes Current? Yes No	
Have you filed bankruptcy? Yes No	If yes, Chapter 7 Chapter 13	Filing Date:	Attorney's Name:	Are there other liens on The property? Yes No	
Attorney's Phone:					
Employment			Information		
Employer-Borrower		How Long?	Employer - Co-Borrower		How Long?
Monthly Income - Borrower			Monthly Income - Co-Borrower		
Wages	\$		Wages	\$	
Unemployment Income	\$		Unemployment Income	\$	
Child Support/Alimony*	\$		Child Support/Alimony*	\$	
Disability Income	\$		Disability Income	\$	
Rents Received	\$		Rents Received	\$	
Other	\$		Other	\$	
Less: Federal and State Tax, FICA	\$		Less: Federal and State Tax, FICA	\$	
Less: Other Deductions (401K, etc.)	\$		Less: Other Deductions (401K, etc.)	\$	
Total	\$		Total	\$	
Monthly Expenses (All Borrowers)			Assets & Liabilities (All Borrowers)		
Other Mortgages/ Liens/ Rents	\$		Type	Estimated Value/Amt	
Auto Loans(s)	\$		Checking Account (s)	\$	
Auto Expenses/ Insurance	\$		Savings/ Money Market	\$	
Credit Cards/ Installment Loan(s)	\$		Stocks/ Bonds/ CDs	\$	
Health Insurance	\$		IRA/ Keogh Accounts	\$	
Medical	\$		401k/ ESOP Accounts	\$	
Child Care/ Support/ Alimony	\$		Home	\$	
Food/ Spending Money	\$		Other Real Estate	#	\$
Water/ Sewer/ Utilities/ Phone	\$		Cars	#	\$
Other	\$		Other	\$	
Total	\$		Totals	\$	

*Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan. I authorize verification of income information by ordering a credit report.

"I agree as follows: My lender may discuss, obtain and share information about my mortgage and financial situation with third parties regarding a possible alternative to foreclosure. Negotiations for a possible foreclosure alternative will not constitute a waiver of or defense to my lender's right to commence or continue any foreclosure or other collection action, and an alternative to foreclosure will be provided only if an agreement has been approved in writing by my lender. The information herein is an accurate statement of my financial status"

Submitted this _____ day of _____

By _____ Date: _____

Signature of Borrower

By _____ Date: _____

Signature of Co-Borrower