



WACHOVIA

[Redacted]

Want to avoid a foreclosure sale?
Consider a **SHORT SALE**
1% Seller Incentive!¹
Call [Redacted] to learn more.

Mortgage Loan Number: [Redacted]
Property address: [Redacted]

Dear [Redacted]

We have made repeated attempts to contact you regarding your delinquent loan. Because your loan is several months delinquent, the loan will be moving forward in the foreclosure process, which may result in a foreclosure sale, causing you to lose your property. There is still time for you to avoid a foreclosure sale and take advantage of an alternative you might 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.² A short sale may be considered at anytime and can help you avoid a foreclosure sale, even if the foreclosure process has already started.³

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 November 5, 2009⁵**

Don't delay! Call us to learn more about the benefits of a short sale, including a **1% seller incentive (minimum of \$2,500).**¹ [Redacted] (presione 2 para español), Monday through Friday, 8 a.m. to 7 p.m. CT.

Sincerely,

[Handwritten Signature]

[Redacted]

Wachovia Mortgage, FSB