



State of California  
DEPARTMENT OF JUSTICE

WELLS FARGO ASSURANCE AGREEMENT ADMINISTRATOR  
GILARDI & CO. LLC  
P.O. BOX 8060  
SAN RAFAEL, CA 94912-8060

Toll Free Telephone: (877) 265-3993  
Hearing Impaired Telephone: (877) 453-9011  
E-Mail: info@wfassuranceagreement.com

**NOTICE OF YOUR RIGHT TO A DISTRIBUTION PAYMENT**

***You Must Return the Enclosed Wells Fargo Claim Form  
By December 9, 2011 to Receive Your Payment***

Dear Homeowner,

We are pleased to inform you that you are eligible to receive a payment as a result of an agreement reached last year between The State of California and Wells Fargo Bank, N.A. regarding Pick-a-Payment mortgage loans originated through Wachovia Corporation, and its subsidiaries and affiliates, including but not limited to Golden West Financial Corporation, AmNet Mortgage, LLC, American Mortgage Network, LLC, Wachovia Mortgage, FSB, Wachovia Bank, FSB, and Wachovia Bank, N.A. (collectively, "Wachovia").

Your Distribution Payment Amount

If you elect to participate, the **minimum distribution payment amount you are eligible to receive is \$2,000.00**. The amount you receive could be more, depending upon the total number of people who decide to participate, but it will not be less.

How to Obtain Your Distribution Payment

To participate and receive your distribution payment, you and any co-borrowers must complete and sign the enclosed Claim Form. The Form must be mailed, postmarked by **December 9, 2011**, to: **Wells Fargo Assurance Agreement Administrator, c/o Gilardi & Co. LLC, P.O. Box 8060, San Rafael, CA 94912-8060**. A postage-paid envelope is included for the return of your signed Claim Form.

If you had other qualifying mortgage loans originated through Wachovia that are also eligible for payment as part of the agreement between The State of California and Wells Fargo Bank, N.A., you will receive a separate notice, like this one, for each loan. You must sign and return each Claim Form in order to receive each of your payments. We expect checks to be mailed sometime after January 31, 2012.

Your Legal Rights and Choices

Your participation in this distribution is optional. You may wish to consult a private attorney of your choosing before deciding whether to participate.

Getting More Information

You can read answers to some common questions about the distribution and how to complete your Claim Form in the "Frequently Asked Questions" available at **www.wfassuranceagreement.com**. If you have further questions, please call the Wells Fargo Assurance Agreement Administrator toll free at 1-877-265-3993 (hearing impaired call 1-877-453-9011). You can also e-mail the Administrator at info@wfassuranceagreement.com.

Sincerely,

California Department of Justice