

EXHIBIT “J”



Wells Fargo Home Mortgage
MAC X2302-02J
1 Home Campus
Des Moines, IA 50328-0001

December 30, 2010

Wiand Guerra King P.L.
Jeffrey Rizzo
3000 Bayport Drive, Suite 600
Tampa, FL 33607

Dear Jeffrey Rizzo,

RE: Neil V. Moody
464 Golden Gate Point
Sarasota, FL 34236
Loan Numbers: 708-0049303688
65018707241998

I am responding to your recent correspondence on behalf of Wells Fargo Home Mortgage senior management. Addressing the concerns of our homeowners is vital to our success as a premier mortgage company and I welcome the opportunity to assist you.

During our telephone conversation on December 15, 2010, you indicated you received notification that the servicing rights to the first mortgage loan 708-0049303688 was transferred to Bank of America on August 24, 2009. I received the Assignment of Mortgage copy you provided via facsimile on December 16, 2010. Please be advised Wells Fargo Home Mortgage services this loan on behalf of the secondary market investor, Bank of America. I can confirm Wells Fargo Home Mortgage remains to be the servicer to Mr. Moody's first mortgage loan 708-0049303688. Enclosed is a copy of the note of this loan signed on May 23, 2006.

You also indicated Wells Fargo Home Mortgage services loan number 65018707241998. I can confirm this loan is a second mortgage that originated with Wells Fargo Home Mortgage on May 23, 2006, in the amount of \$880,000.00 and we have remained to be the servicer of this loan. Enclosed is a copy of this note for your reference.

It is our practice to reassign the mortgage to the investor of the loan when foreclosure proceedings are initiated. Please note this action does not change our position as the servicer of the loans. Our records reflect the first mortgage 708-0049303688 was referred to our foreclosure attorneys on August 21, 2009. This was a direct result of the loan being due for the May 1, 2009, through August 1, 2009, payments. The second mortgage, loan 65018707241998, was referred to foreclosure on December 8, 2009. This was a direct result of the second mortgage being due for the May 1, 2009, through December 1, 2009, payments.

The terms of the Note and Mortgage/Deed of Trust outline the conditions under which we can accelerate the collection of the debt. As these conditions were met, our foreclosure action is valid; therefore, we respectfully deny your request to negotiate fees or costs associated with the foreclosure proceedings of Mr. Moody's loan.



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On December 15, 2010, Wells Fargo Home Mortgage forwarded you a payoff quote for loan 708-0049303688 that was good through December 20, 2010. On December 15, 2010, you advised you have a copy of the payoff quote for loan 65018707241998 that was good through December 29, 2010.

Please be advised, prior to the payoff of the mortgage loans, a payoff quote must be generated and the final payoff amount must be reflective of 24 hours from the time of payoff. You may contact our foreclosure attorneys to obtain a current payoff quote for each loan at the numbers listed below:

Loan: 708-0049303688
Florida Default Law Group
(813) 342-2200

Loan: 65018707241998
Kass, Shuler Law Firm
(813) 229-0900 x 1309

During our telephone conversation on December 15, 2010, you also indicated there is an offer on the above referenced property in the amount of \$2,260,000.00. As of the date of this letter, this offer would satisfy both liens on this property.

If the buyer's offer cannot satisfy the liens at the time of payoff, you may contact our Liquidations Department to discuss potential options including a short sale. A representative can be reached at (866) 903-1053, Monday through Friday, between the hours of 7:00 a.m. to 9:30 p.m., and Saturday, 8:00 a.m. to 2:00 p.m., Central Time.

If you have any additional questions or need clarification regarding the information provided, please contact me directly at (800) 853-8516, extension 46872. I am available to assist you Monday through Friday, 8:00 a.m. to 5:00 p.m., Central Time.

Sincerely,



Jason Mullen
Executive Mortgage Specialist, Office of the President

Enclosure(s)

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt as this company has a security interest in the property and will only exercise its rights against the property.

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