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**EMILY CALIFANO
PO BOX 144
SCHENECTADY, NY 12301-0144**



PC888



Reverse Mortgage Servicing
PO Box 4400
North Hill, SC 29904-4400

August 26, 2014

EMILY CALIFANO
PO BOX 144
SCHENECTADY, NY 12301-0144

Subject: 90 Day Repayment Demand - Non-Occupancy
Lender Loan Id: [REDACTED]
Borrower(s): EMILY CALIFANO

Dear **EMILY CALIFANO**:

Our records indicate that your reverse mortgage loan is in default. Unless the default is cured by September 25, 2014, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust.

The reason your reverse mortgage loan is in default is due to non-occupancy of the property by the borrower(s) named on the Note and Mortgage or Deed of Trust. Due to the property not being occupied by the borrower(s) named on the Note and Mortgage or Deed of Trust, the debt must be paid in full or evidence of re-occupancy must be provided. You may cure this default by providing the evidence of re-occupancy or by paying the debt in full. Your failure to cure the default, plus any additional fees that may become due, will result in the acceleration of your Mortgage Note. Once acceleration has occurred, a foreclosure action or any other remedy permitted under the terms of your Mortgage or Deed of Trust, may be initiated.

You have the right to cure the default of your Mortgage Note and Mortgage or Deed of Trust after acceleration. Under the terms of your Deed of Trust, you have the following options:

1. To pay the loan balance in full and keep the property.
2. Complete a short sale. A short sale is a program that allows for the sale of the property to anyone, other than a borrower or co-borrower, for at least the lesser of the unpaid mortgage balance or 95% of current appraised value.
3. Execute a deed in lieu of foreclosure, which transfers the property to Wells Fargo without the need for foreclosure proceedings. No funds are given to the borrower(s) after the completion of the transaction and the borrower(s) is released of any obligations to the property.

We encourage you to examine your options carefully. All three options will fully satisfy the reverse mortgage, and no additional amount will be due or owed. You should contact us to discuss the requirements and approval process that may allow a short sale or deed in lieu to be a viable solution for repayment.

TO OBTAIN PAYOFF INFORMATION:

If you would like to receive payoff information, please call or write to us at the address listed at the end of this letter. If a third-party is requesting the payoff quote, they will need to provide evidence of your written authorization to obtain payoff information.



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WELLS FARGO

However, any future negotiations attempting to cure the default shall not constitute Wells Fargo Home Mortgage's waiver of the acceleration unless agreed to, in writing, by Wells Fargo Home Mortgage. If foreclosure is initiated, you will have the right to refute the existence of a default or offer any other defense to acceleration you may deem appropriate.

The approximate debt as of August 26, 2014 was \$128,999.74 representing principal, accrued interest, Mortgage Insurance Premium (MIP) and Service Fees. Additionally, any advances made for delinquent taxes, insurance and maintenance of the property will be added to the debt.

If you do not cure this default or take one of the other actions outlined above by September 25, 2014, we will proceed with acceleration and foreclosure. Foreclosure fees and costs will be assessed to the loan balance. If you need additional time to market and sell the property, to repay this debt, please contact our office by phone, at the number listed at the end of the letter as soon as possible. In addition, a monthly property inspection will be performed to ensure the property is secured. If the property is vacant, it will be preserved. Preservation may include, but is not limited to, removing debris, cutting grass, and fixing property damages. It remains the responsibility of the homeowner(s) to maintain the property at all times.

In the event you will be moving back into the property and the loan is reclassified from being due and payable for non-occupancy you are responsible for any costs that incur while being out of the property. The costs may include appraisal fees, foreclosure fees, attorney costs and/or property inspection fees. Any payment for fees mentioned above that we made on your behalf must be repaid, and this amount is included in the approximate amount of the debt. Please call us to obtain a current balance. You will need to reimburse Wells Fargo for the full amount. Failure to cure this default may lead to additional collection activity.

IF YOU OR A FAMILY MEMBER ARE ON ACTIVE MILITARY DUTY

If you or a family member living in the property are on active duty military or are protected under the Servicemembers Civil Relief Act (SCRA), please send us a copy of the official active duty orders. These orders should include the entrance date, as well as the term of duty. Send the documents to the address listed at the end of this letter or fax to 1-800-949-0040.

IF YOUR HOMEOWNERS ASSOCIATION OR CONDOMINIUM FEES ARE PAST DUE

If you have past due homeowners association or condominium fees, please pay immediately. You are responsible for paying homeowners association and condominium fees in a timely manner. If you are unable to pay these fees, please provide us with the invoices and your account will be reviewed. Please include the amounts currently past due through the next 60 days from the date of this letter. Be sure to include any interest or penalties due.

For national or state foreclosure assistance, please contact one of the below listed HUD approved Counseling Agencies:

National Council on Aging
CredAbility
Money Management International
National Foundation for Credit Counseling
NeighborWorks America

1-800-510-0901
1-800-999-2064
1-866-769-8928
1-866-957-4387
1-888-990-4365



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RESAL0776

To obtain a list of approved counseling agencies for your state, please call 1-800-989-4267 or write to:

U.S. Department of Housing and Urban Development
451 7th Street N.W., Washington, DC 20549
<https://www.hud.gov/offices/hsg/wh/hoc/hacprofla.htm>

WE'RE HERE TO HELP

We want you to know we are committed to helping you through this process. Please contact us as soon as possible to discuss your options. We look forward to hearing from you.

If you would like to discuss the present condition of the loan, or if we can be of further assistance, please call us.

You may reach us at 1-877-669-8439 ext 84909, Monday through Friday 7:00 a.m. to 7:00 p.m. Central Time.

Sincerely,

Sandra Gonzalez
Reverse Mortgage Servicing
Wells Fargo Home Mortgage
3480 Statesview Blvd.
Fort Mill, SC 29715

If you have any questions regarding this matter, please contact us at the following address:

Wells Fargo Home Mortgage
Reverse Mortgage Servicing
PO Box 8000
Fort Mill, SC 29715-8000

La notificación es de suma importancia. Si no comprende el contenido de esta notificación obtenga una traducción de inmediato. Hablamos español.

Fair Debt Collection Practices Act Disclosure

Wells Fargo Bank, N.A. is required by the Fair Debt Collection Practices Act to inform you that, as your account servicer, we are attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge from bankruptcy, and the account was not reaffirmed in the bankruptcy case, Wells Fargo Bank, N.A. will only exercise its rights against the property and is not attempting any act to collect the discharged debt from you personally.

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