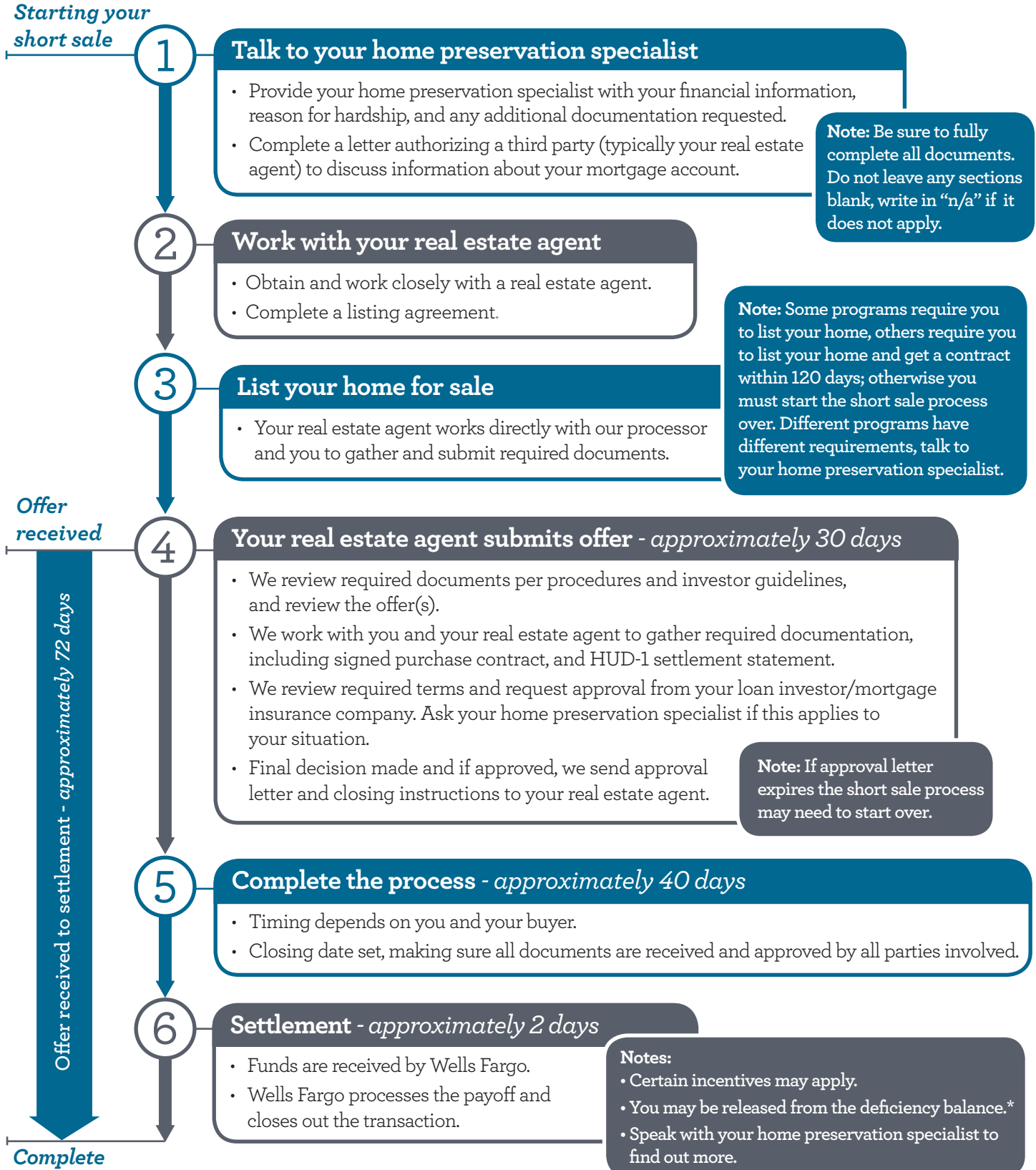


# Short Sale Process Steps

WELLS  
FARGO

HOME  
MORTGAGE

The illustration below indicates the process steps and approximate timing for a typical short sale and may differ based on each transaction.



Information as of March 2014.

\*The deficiency balance is the amount that remains due when a property sells for less than the full loan amount.

Please consult a tax advisor and/or lawyer regarding any taxable and/or legal consequences associated with the deficiency balance.

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