

ATTACHMENT 3
IRG Assertion

See attached

Work Plan

14 November 2013

IRG Assertion

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<p>I am the Manager of the Internal Review Group of Wells Fargo. To the best of my knowledge, after undertaking reasonable due diligence, I certify that the Florida Consumer Relief Report of Wells Fargo for the period ending February 28th, 2013 and the outcomes of the Final Satisfaction Review are based on a complete and accurate performance of the Work Plan by the IRG. This IRG Assertion is given to the Monitor, as identified in The Florida Agreement.</p> <p style="text-align: center;">IRG Manager: <i>Shawn Frankli</i></p> <p style="text-align: center;">Date: <i>11-14-13</i></p>

Consumer Relief (See Note 1)	Current Quarter	Reported to Date
Reported Credits through 02/28/2013 (\$s in Millions)	\$1,424	\$1,424

	First Lien Modifications	\$229	\$229
	Second Lien Modifications	\$111	\$111
	Other Programs (See Note 2)	\$313	\$313
	Refinancing Program	\$770	\$770
	Total Consumer Relief	\$ 1,424	\$ 1,424

Work Plan

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Notes:
1) This report reflects Consumer Relief Credits calculated as required in Florida State Agreement.
2) Other Programs include the following:
a. Short Sales/Deed-in-Lieu
b. Servicer Payments to Unrelated 2 nd Lien Holder for Release of 2 nd Lien