

ATTACHMENT 3  
IRG Assertion

See attached

**Work Plan**

14 November 2013

**IRG Assertion**

<b>IRG Assertion</b>
<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 28<sup>th</sup>, 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 <i>(\$s in Millions)</i>	\$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
	<b>Total Consumer Relief</b>	<b>\$ 1,424</b>	<b>\$ 1,424</b>

**Work Plan**

14 November 2013

<b>Notes:</b>
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 <sup>nd</sup> Lien Holder for Release of 2 <sup>nd</sup> Lien