

SECURITIES AND EXCHANGE COMMISSION

FORM 10-K/A

Annual report pursuant to section 13 and 15(d) [amend]

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WFRBS Commercial Mortgage Trust 2012-C6

CIK: **1542830** | State of Incorporation: **NC** | Fiscal Year End: **1231**
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SIC: **6189** Asset-backed securities

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 10-K/A
(Amendment No. 2)

(Mark one)

ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934
For the fiscal year ended December 31, 2012

OR

TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934
For the transition period from _____ to _____

Commission file number: 333-172366-02

WFRBS Commercial Mortgage Trust 2012-C6
(exact name of issuing entity as specified in its charter)

Commission file number of depositor: 333-172366

Wells Fargo Commercial Mortgage Securities, Inc.
(exact name of the depositor as specified in its charter)

Wells Fargo Bank, National Association
C-III Commercial Mortgage LLC
The Royal Bank of Scotland
Basis Real Estate Capital II, LLC
Liberty Island Group I LLC
(exact name of the sponsors as specified in its charter)

New York
(State or other jurisdiction of incorporation or organization)

38-3867659
38-3867660
38-3867661
(I.R.S. Employer Identification No.)

c/o Wells Fargo Bank, National Association
9062 Old Annapolis Road
Columbia, MD
(Address of principal executive offices)

21045
(Zip Code)

Telephone number, including area code: (410) 884-2000

Securities registered pursuant to Section 12(b) of the Act:

NONE.

Securities registered pursuant to Section 12(g) of the Act:

NONE.

Indicate by check mark if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act.

Yes ___ No

Indicate by check mark if the registrant is not required to file reports pursuant to Section 13 or Section 15(d) of the Act.

Yes ___ No

Note - Checking the box above will not relieve any registrant required to file reports pursuant to Section 13 or 15(d) of the Exchange Act from their obligations under those Sections.

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days.

Yes No ___

Indicate by check mark whether the registrant has submitted electronically and posted on its corporate Web site, if any, every Interactive Data File required to be submitted and posted pursuant to Rule 405 of Regulation S-T (Section 232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit and post such files).

Not applicable.

Indicate by check mark if disclosure of delinquent filers pursuant to Item 405 of Regulation S-K (Section 229.405 of this chapter) is not contained herein, and will not be contained, to the best of registrant's knowledge, in definitive proxy or information statements incorporated by reference in Part III of this Form 10-K or any amendment to this Form 10-K.

Not applicable.

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, or a smaller reporting

company. See the definitions of "large accelerated filer", "accelerated filer" and "smaller reporting company" in Rule 12b-2 of the Exchange Act.

Large accelerated filer

Accelerated filer

Non-accelerated filer X (Do not check if a smaller reporting company)

Smaller reporting company

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Act).

Yes No

State the aggregate market value of the voting and non-voting common equity held by non-affiliates computed by reference to the price at which the common equity was last sold, or the average bid and asked price of such common equity, as of the last business day of the registrant's most recently completed second fiscal quarter.

Not applicable.

Indicate by check mark whether the registrant has filed all documents and reports required to be filed by Section 12, 13 or 15(d) of the Securities Exchange Act of 1934 subsequent to the distribution of securities under a plan confirmed by a court.

Not applicable.

Indicate the number of shares outstanding of each of the registrant's classes of common stock, as of the latest practicable date.

Not applicable.

DOCUMENTS INCORPORATED BY REFERENCE

List hereunder the following documents if incorporated by reference and the Part of the Form 10-K (e.g., Part I, Part II, etc.) into which the document is incorporated: (1) Any annual report to security holders; (2) Any proxy or information statement; and (3) Any prospectus filed pursuant to Rule 424(b) or (c) under the Securities Act of 1933. The listed documents should be clearly described for identification purposes (e.g., annual report to security holders for fiscal year ended December 24, 1980).

Not applicable.

EXPLANATORY NOTE

The purpose of this Amendment No. 2 to our Annual Report on Form 10-K for the fiscal year ended December 31, 2012 filed with the Securities and Exchange

Commission on March 28, 2013 (the “Original Form 10-K”), which was amended by the registrant’s Annual Report on Form 10-K (Amendment No. 1), filed with the Securities and Exchange Commission on August 22, 2013, is (i) to file a revised Report of Assessment of Compliance with Servicing Criteria for Wells Fargo Bank, National Association, as Certificate Administrator (in such capacity, the “Certificate Administrator”), dated December 20, 2013, as a replacement to the Report of Assessment of Compliance with Servicing Criteria for the Certificate Administrator, dated February 28, 2013, filed as Exhibit 33.7 of the Exhibits, Financial Statement Schedules under Item 15 to the Original Form 10-K, and (ii) to file a revised Attestation Report on Assessment of Compliance with Servicing Criteria for the Certificate Administrator, dated December 20, 2013, as a replacement to the Attestation Report on Assessment of Compliance with Servicing Criteria for the Certificate Administrator, dated February 28, 2013, filed as Exhibit 34.7 of the Exhibits, Financial Statement Schedules under Item 15 to the Original Form 10-K, each such replacement being made as a result of receipt by the issuing entity of a letter, dated December 20, 2013 (the “Notice Letter”), from the Corporate Trust Services Division of Wells Fargo Bank, National Association, a copy of which is filed as Exhibit 99.8 of the Exhibits, Financial Statement Schedules under Item 15, notifying the issuing entity of the revised reports and providing certain explanatory information related to those reports and certain reports previously delivered by Wells Fargo Bank, National Association, as Certificate Administrator. The Certificate Administrator has informed the registrant that it does not plan to amend any past Assessment of Compliance with Servicing Criteria or related Attestation Report on Assessment of Compliance to address omitted transactions from the Certificate Administrator’s platform for those periods prior to 2012 discussed in the Notice Letter.

PART I

Item 1. Business.

Omitted.

Item 1A. Risk Factors.

Omitted.

Item 1B. Unresolved Staff Comments.

None.

Item 2. Properties.

Omitted.

Item 3. Legal Proceedings.

Omitted.

Item 4. Mine Safety Disclosures.

Omitted.

PART II

Item 5. Market for Registrant's Common Equity, Related Stockholder Matters and Issuer Purchases of Equity Securities.

Omitted.

Item 6. Selected Financial Data.

Omitted.

Item 7. Management's Discussion and Analysis of Financial Condition and Results of Operations.

Omitted.

Item 7A. Quantitative and Qualitative Disclosures About Market Risk.

Omitted.

Item 8. Financial Statements and Supplementary Data.

Omitted.

Item 9. Changes in and Disagreements With Accountants on Accounting and Financial Disclosure.

Omitted.

Item 9A. Controls and Procedures.

Omitted.

Item 9B. Other Information.

None.

PART III

Item 10. Directors, Executive Officers and Corporate Governance.

Omitted.

Item 11. Executive Compensation.

Omitted.

Item 12. Security Ownership of Certain Beneficial Owners and Management and Related Stockholder Matters.

Omitted.

Item 13. Certain Relationships and Related Transactions, and Director Independence.

Omitted.

Item 14. Principal Accounting Fees and Services.

Omitted.

ADDITIONAL DISCLOSURE ITEMS FOR REGULATION AB

Item 1112(b) of Regulation AB, Significant Obligor Financial Information.

No single obligor represents 10% or more of the pool assets held by the issuing entity.

Item 1114(b)(2) of Regulation AB, Significant Enhancement Provider Financial Information.

No entity or group of affiliated entities provides any external credit enhancement or other support for the certificates within this transaction as described under Item 1114 (a) of Regulation AB.

Item 1115(b) of Regulation AB, Certain Derivatives Instruments (Financial Information).

No entity or group of affiliated entities provides any derivative instruments or other support for the certificates within this transaction as described under Item 1115 of Regulation AB.

Item 1117 of Regulation AB, Legal Proceedings.

The registrant knows of no material pending legal proceedings involving the Trust and all parties related to such Trust, other than routine litigation incidental to the duties of those respective parties.

Item 1119 of Regulation AB, Affiliations and Certain Relationships and Related Transactions.

The information regarding this Item has been previously filed in a 424(b)(5) filing dated April 2, 2012.

Item 1122 of Regulation AB, Compliance with Applicable Servicing Criteria.

The reports on assessment of compliance with the servicing criteria for asset-backed securities and the related attestation reports on such assessments of compliance are attached hereto under Item 15.

The assessment of compliance with applicable servicing criteria for the twelve months ended December 31, 2012, furnished pursuant to Item 1122 of Regulation AB by the Corporate Trust Services Division of Wells Fargo Bank, National Association (the "2012 Wells Assessment") for its platform, as Certificate Administrator ("Wells Fargo"), discloses that material instances of noncompliance occurred with respect to the servicing criteria described in Items 1122(d)(3)(i)(B) and 1122(d)(3)(ii) of Regulation AB. The 2012 Wells Assessment is attached to this Form 10-K as Exhibit 33.7.

There were no instances of noncompliance for the transaction to which this Form 10-K relates that led to Wells Fargo's determination that there were material instances of noncompliance at the platform level.

Schedule A

Material Instances of Noncompliance by the Company

Wells Fargo's assessment of compliance with the Applicable Servicing Criteria set forth by the Securities and Exchange Commission in paragraph (d) of Item 1122 of Regulation AB as of December 31, 2012 and for the Period, disclosed that material instances of noncompliance occurred with respect to the servicing criteria set forth in both of Items 1122(d)(3)(i)(B) and 1122(d)(3)(ii), as follows:

* With respect to servicing criterion 1122(d)(3)(i)(B), certain reports to investors did not provide information calculated in accordance with the terms specified in the transaction agreements.

* With respect to servicing criterion 1122(d)(3)(ii), certain amounts due to investors were not allocated and remitted in accordance with timeframes, distribution priority and other terms set forth in the transaction agreements.

Schedule B

Wells Fargo's Discussion on Material Instances of Noncompliance by the Company

Disclosure: During the Period, Wells Fargo identified Payment Errors (as defined below) and Reporting Errors (as defined below) on certain residential mortgage-backed securities ("RMBS") transactions in the Platform. Although no individually identified error, in and of itself, was found to be material to the Platform, when the errors were considered in the aggregate, Wells Fargo determined that, for Platform purposes, there were material instances of noncompliance with respect to both Items 1122(d)(3)(i)(B) and 1122(d)(3)(ii) of Regulation AB.

For purposes of this Schedule B, the term "Payment Errors" means the identified payment errors that occurred during the Period and that, when considered in the aggregate, led to Wells Fargo's determination that there was a material instance of noncompliance for the Platform with respect to Item 1122(d)(3)(i)(B) of Regulation AB. For purposes of this Schedule B, the term "Reporting Errors" means the identified reporting errors that occurred during the Period and that, when considered in the aggregate, led to Wells Fargo's determination that there was a material instance of noncompliance for the Platform with respect to Item 1122(d)(3)(ii) of Regulation AB.

The identified Payment Errors and Reporting Errors on such RMBS transactions were attributable to certain failures in processes relating to waterfall calculations and reporting that, although adapted over time, still insufficiently addressed the impact of the unprecedented levels of collateral degradation in RMBS transactions on the calculation of principal and interest payments and losses and associated investor reporting.

Scope of the Material Instances of Noncompliance: The identified Payment Errors and Reporting Errors that led to Wells Fargo's determination that material instances of noncompliance with respect to the Platform had occurred were limited to certain RMBS transactions in the Platform. There were no identified Payment Errors or Reporting Errors for non-RMBS transactions in the Platform which contributed to Wells Fargo's determination that there were material instances of noncompliance for the Platform. In some instances, the identified Payment Errors which contributed to Wells Fargo's determination that there were material instances of noncompliance for the Platform were also considered material to the transactions on which they occurred. None of the identified Reporting Errors which contributed to Wells Fargo's determination that there were material instances of noncompliance for the Platform were considered material for a particular transaction. For all transactions in the Platform (including RMBS transactions with identified Payment Errors and Reporting Errors), Wells Fargo delivered an Item 1123 certification to the extent it was required to do so pursuant to the requirements of the applicable transaction documents and Regulation AB. Where there was an identified Payment Error that was considered material for an individual transaction, the Item 1123 certification included a description of the nature and scope of such error.

Remediation: Appropriate actions have been taken or are in the process of being taken to remediate the identified Payment Errors and Reporting Errors that led to Wells Fargo's determination that material instances of noncompliance with respect to the Platform had occurred. Further, adjustments have been or will be made to the waterfall calculations and other operational processes and quality control measures applied to the RMBS transactions in the Platform to minimize the risk of future payment and reporting errors.

Further Disclosure¹: Earlier this year, the Staff of the Securities Exchange Commission issued a comment letter to an issuer of certain residential mortgage-backed securities with questions regarding its 2012 Form 10-K filings. Three of the questions posed on such comment letter pertained to Wells Fargo's Schedule B discussion of the material instances of noncompliance on its platform set forth above. The comment letter questions and Wells Fargo's response to such questions are set forth verbatim below beginning with the second succeeding paragraph (the "Comment Letter Questions and Wells Fargo Responses").

The statistics about Identified Payment Errors and Identified Reporting Errors (as such terms are defined in the responses below) set forth in Wells Fargo's responses below were based on information known as of February 28, 2013, the date of the original Assessment of Compliance with Applicable Servicing Criteria. As of the date of this amended assessment of compliance with applicable servicing criteria, Wells Fargo is aware of an additional 18 Identified Payment Errors and an additional 29 Identified Reporting Errors. The additional errors were found both on platform transactions that are denoted as omitted transactions on Appendix A hereto and on non-omitted platform transactions. The discussion in the below responses about the Identified Payment Errors and Identified Reporting Errors, including statements about remediation, is applicable to these additional Identified Payment Errors and Identified Reporting Errors.

Comment Letter Questions and Wells Fargo Responses²:

5. The report of Wells Fargo Bank, N.A. ("Wells Fargo") on its assessment of compliance with applicable servicing criteria states that "certain failures in processes relating to waterfall calculations and reporting that, although adapted over time, still insufficiently addressed the impact of the unprecedented levels of collateral degradation in RMBS transactions on the calculation of principal and interest payments and losses associated investor reporting." Your description is unclear. With a view towards disclosure please explain:

- **the specific failures in processes relating to waterfall calculations and reporting;**
- **what you mean by "unprecedented levels of collateral degradation" and why that would have any effect on the calculation of the waterfall; and**
- **what you mean by "adapted over time."**

Response: For purposes of Wells Fargo's response to questions 5, 6 and 7 of the Staff's Comment Letter, reference is made to the following defined terms.

➤ "2012 Assessment" means, with respect to its Platform, the assessment of compliance with applicable Item 1122(d) servicing criteria prepared by management of Wells Fargo relating to the 2012 Reporting Period.

¹ This section of Schedule B was not in the original Assessment of Compliance with Applicable Servicing Criteria dated February 28, 2013.

² See footnote 1.

➤ “2012 Attestation” means the compliance attestation report of KPMG LLP, the independent registered public accounting firm engaged by Wells Fargo to issue such compliance attestation report in connection with the 2012 Assessment, for the 2012 Reporting Period.

➤ “2012 Item 1122 Compliance Reports” means the 2012 Assessment and 2012 Attestation.

➤ “2012 Reporting Period” means as of and for the year ending December 31, 2012.

➤ “Identified Payment Errors” means, with respect to the 2012 Reporting Period, the payment errors identified in the normal course of business and through specific procedures performed in connection with the preparation of the 2012 Item 1122 Compliance Reports that led to the determination that there was a material instance of noncompliance for Wells Fargo’s Platform.

➤ “Identified Reporting Errors” means, with respect to the 2012 Reporting Period, the reporting errors identified in the normal course of business and through specific procedures performed in connection with the preparation of the 2012 Item 1122 Compliance Reports that led to the determination that there was a material instance of noncompliance for Wells Fargo’s Platform.

➤ “Model” means the Model Input, the Model Program and the processes related to the Model Input and the Model Program that function together for the purpose of calculating payments in accordance with the requirements of relevant transaction documents.

➤ “Model Errors” refers to Model Input Errors and Model Program Errors.

➤ “Model Input” means data that is transmitted electronically or manually to a Model such as data from a servicer, data from financial services information providers, cash adjustments (such as reimbursable expenses) and information from programs that perform interim calculations.

➤ “Model Input Errors” means inaccurate or incomplete Model Input information, inaccuracies in receiving or processing Model Input information or inaccuracies in manual non-automated processing that lead to payment errors.

➤ “Model Program” means Model programming logic designed to calculate payments in accordance with transaction document requirements.

➤ “Model Program Errors” means inaccurate or incomplete programming or logic in the Model that does not produce calculations in accordance with the transaction documents and therefore causes payment errors and/or reporting errors.

➤ “Platform” means the trustee/master servicer/securities administrator/paying agent platform designed by Wells Fargo that corresponds to the 2012 Assessment consisting of approximately 2000 RMBS transactions in addition to other commercial mortgage-backed security and asset-backed security transactions.

➤ “RMBS” means residential mortgage-backed securities.

➤ “Wells Fargo” means the Corporate Trust Services division of Wells Fargo Bank, N.A.

- **the specific failures in processes relating to waterfall calculations and reporting;**

Response: Wells Fargo develops a unique Model for each transaction in its Platform. On the whole, there are millions of calculations performed by the Models each payment period for the thousands of transactions in the Platform.

Wells Fargo’s waterfall payment calculation and reporting functions can be categorized into three processes:

➤ Model Inputs,
➤ Model Programs, and
➤ transmission of each Model’s output to the processes and systems that generate investor reports.

In the 2012 Reporting Period, there were 84 Identified Payment Errors on RMBS transactions³.

➤ 40 of the 84 Identified Payment Errors resulted from Model Input Errors. For example⁴, in certain transactions, defaulted fixed rate loans became subject to unanticipated rate modifications when the loans were modified in accordance with industry loan modification initiatives. Because the transaction documents did not contemplate the rate modifications, the Model Input process had to be manually adapted to incorporate the rate changes. Model Input Errors occurred when the manual adjustments were made.

³ While there were also some Identified Payment Errors on CMBS and ABS transactions in the Platform, Schedule B to the 2012 Assessment says “[T]he identified Payment Errors and Reporting Errors that led to Wells Fargo’s determination that material instances of noncompliance with respect to the Platform had occurred was limited to certain RMBS transactions in the Platform. There were no identified Payment Errors or Reporting Errors for non-RMBS transactions in the Platform which contributed to Wells Fargo’s determination that there were material instances of noncompliance for the Platform”. Accordingly, the statistics provided in this response relating to Identified Payment Errors and Identified Reporting Errors are limited to RMBS transactions in the Platform.

⁴ Because it would be impractical to provide a detailed explanation of each of the 84 Identified Payment Errors, Wells Fargo has endeavored in its responses to questions 5, 6 and 7 to provide meaningful examples of the Identified Payment Errors and Identified Reporting Errors. The examples are illustrative but not representative of every individual error or error type.

44 of the 84 Identified Payment Errors resulted from Model Program Errors. For example, in many RMBS transactions, at the point credit support is depleted (*i.e.* the principal balance of the subordinate bonds is reduced to zero), payment allocations to the remaining senior bonds shift from a sequential payment priority to a pro rata payment priority. In many cases, the transaction documents require such shift to occur “on and after” the month in which credit support is depleted and in other transactions the shift occurs “after” the month in which credit support is depleted. Model Program Errors occurred when some Model Programs shifted payment allocations from sequential to pro rata in the wrong month inconsistent with the applicable transaction documents. In addition, with respect to transaction documents which direct the payment priority shift “on and after” credit support depletion, Model Program Errors occurred because proper effect was not given to the word “on”. There is an order of operations in every waterfall that directs payments to bonds first and allocations of losses to bonds second. Because credit support depletion most often occurs from the allocation of losses to subordinate bonds, this order of operation (*i.e.* payments first; losses second) would have to be reversed to make a payment priority shift on the credit support depletion date. Model Program Errors occurred when the order of operations was not reversed in this manner.

For the 2012 Reporting Period, there were 148 Identified Reporting Errors on RMBS transactions⁵.

84 of the 148 Identified Reporting Errors resulted from the 84 Identified Payment Errors. Inaccurate payments led to inaccurate reporting.

64 of the 148 Identified Reporting Errors were unrelated to the Identified Payment Errors.

36 of the 64 Identified Reporting Errors resulted from inaccurate/incomplete bond reporting. Some examples of these 36 Identified Reporting Errors include inaccurate reporting variables related to investor payments, incorrect tranche balance reporting and incorrect trigger reporting.

28 of the 64 Identified Reporting Errors resulted from inaccurate/incomplete mortgage loan reporting. Some examples of these 28 Identified Reporting Errors include incorrect information on the collateral statement portion of the investor report, inaccurate delinquency reporting and inaccurate loan level performance reporting.

⁵ See footnote 1.

- **what you mean by “unprecedented levels of collateral degradation” and why that would have any effect on the calculation of the waterfall; and**

Response: “Unprecedented levels of collateral degradation” refers to the significant decrease in mortgage loan performance experienced by RMBS transactions generally over the past several years. The significant decrease in loan performance is evidenced by the fact that over 50 percent of the RMBS transactions in Wells Fargo’s Platform have reached credit support depletion. This is a significant event because waterfall payment priorities for the senior bonds typically change at that point.

One reason why high levels of RMBS mortgage loan performance degradation affect waterfall calculations is because such degradation contributes to Model Input Errors. One example of such Model Input Errors relates to the extensive level of mortgage loan delinquencies and the resulting extensive levels of servicer advancing. High levels of advancing lead to both high advance recoveries by servicers in single distribution periods and increased servicer stop advance decisions.⁶ These phenomena require manual processing which can result in Model Input Errors.

The high level of RMBS mortgage loan performance degradation has also contributed to Model Program Errors. The extensive collateral losses in RMBS transactions have triggered waterfall scenarios that were considered unlikely to occur at the inception of the transactions (if they were considered at all) and were not as clearly detailed as other provisions in the transaction agreements that direct waterfall calculations and distributions. At Model creation, those waterfall scenarios were not forecasted to reach the levels of underperformance that RMBS mortgage loans have experienced. Because of such lack of forecasting and the absence of benchmark data⁷ for such scenarios from the underwriters/sponsors of the transactions or other sources, Wells Fargo was unable to test and validate such waterfall scenarios. As a result, Model Program Errors occurred.

- **what you mean by “adapted over time.”**

Response: “Adapted over time” refers to the fact that Model Programs and Model Inputs and the processes related to Model Programs and Model Inputs are, over the life of a transaction, constantly being adjusted in an effort to ensure accurate payments. Continual adjustments are required because the transactions and securities to which the Models relate are very complex and the technology and processes related to Model Programs and Model Inputs are equally complex. The level of adjustment needed for Model Programs, Model Inputs, and related processes increased as mortgage loan performance degradation increased.

⁶ A stop advance decision is made by a servicer when, with respect to any advance made in the past or any proposed future advance, it determines that such advances will not be recoverable from collections on the loan or from liquidation proceeds.

⁷ There were principally two types of benchmark data used: decrement tables and underwriter/sponsor cash flow projections. The decrement tables in offering documents generally only projected out at pricing speeds with zero loss assumptions. Reconciling Models with those decrement tables based on those assumptions would not have exposed the stresses on the Model Programs resulting from the significant mortgage loan performance degradation in recent years. In addition, cash flow projections received from the underwriters/sponsors at the time of deal issuance were projected at minimal losses which were not severe enough to expose the stresses on the Model Programs resulting from the significant collateral degradation in recent years.

6. We note reference to “Payment Errors” and “Reporting Errors.” With a view towards disclosure, please explain whether these are the same type of Payment Errors and Reporting Errors that were described in Wells Fargo’s assessment of compliance for 2011 that you further described in a response to us on December 31, 2012. In that response letter, Wells Fargo confirmed the correction and resolution of modeling errors and that indicated that adjustments to payments were made in 2012. If these are not the same type of errors as those that occurred in 2011, please state so. In either case, with a view towards disclosure, please explain:

General Response: The Identified Payment Errors and the Identified Reporting Errors were generally similar in type to the payment and reporting errors that led to the determination that there was a material instance of noncompliance for the 2011 assessment of compliance. However, the transactions on which the errors occurred and the exact circumstances and details giving rise to the Identified Payment Errors and Identified Reporting Errors in 2012 were different than 2011. The correction of the 2011 identified payment errors and reporting errors was specific to the Models for the affected transactions and such corrections do not preclude the possibility that a similar type of error would occur on a different transaction with a different Model in 2012.

Examples of Model Program Errors that occurred similarly in both years involve (i) post-credit support depletion loss allocation methodology and payment priority rules (e.g., pro rata versus sequential), and (ii) the calculation of group-directed cash flows, interest calculation elements (rate, accrual day logic, etc.), and pre-credit support depletion loss allocation.

Examples of Model Input Errors that occurred similarly in both years involve (i) improper coding of cash adjustments and using incorrect prior month data, (ii) loan modification inputs related to capitalization of delinquent amounts and the recovery of advances related thereto and modified interest rates in certain transaction structures, and (iii) cash adjustments related to servicer advance reimbursements that caused errors in certain calculations (e.g., the net weighted average coupon rate calculations).

Comparing the Identified Reporting Errors to the identified reporting errors in 2011, a substantial number in each year were caused by the payment errors (*i.e.*, reporting an incorrect payment). There were other reporting errors in both years that related to missing and incorrect bond information and missing and incorrect mortgage loan information.

- **whether the payment errors resulted in overpayments or underpayments to investors;**

Response: In most cases, the Identified Payment Errors were a combination of overpayments to one or more classes of investors or transaction parties and corresponding underpayments to one or more other classes of investors or other transaction parties. Therefore, most of the Identified Payment Errors consisted of overpayments and underpayments that netted to zero because all the cash that was received from a transaction party in a payment cycle was

distributed to investors or other transaction parties on the related payment date⁸.

- **the types of reporting errors that occurred and how they related to the payment errors;**

Response: 84 of the 148 Identified Reporting Errors were caused by the Identified Payment Errors in that the incorrect payment led to incorrect reporting. Since the Identified Payment Errors were calculated incorrectly, the payments were reported incorrectly. The remaining 64 of the 148 Identified Reporting Errors were not caused by the Identified Payment Errors. Those 64 Identified Reporting Errors consisted of missing or inaccurate information related to various bond reporting and mortgage loan reporting elements.

- **whether investors whose payments were impacted were notified of the errors and, if so, how they were notified;**

Response: Investors received notice of the Identified Payment Errors by means of the posting to Wells Fargo's website of corrected payment date statements. Investors received notice of Investor Reporting Errors by either a revised statement in connection with a restatement⁹ of the affected distributions or by correcting the reporting error on the next payment date statement.

- **whether any underpayments were paid or will be paid to investors and, if so, when the payments were made or will be made; and**

Response: With one exception¹⁰, Identified Payment Errors that resulted in underpayments to investors were rectified by means of restating affected distribution periods. The restatements occurred between February 1, 2012 and March 1, 2013.

- **whether any future payments were adjusted to account for overpayments.**

⁸ While most Identified Payment Errors netted to zero, a small number of the Identified Payment Errors did not net to zero. Identified Payment Errors that did not net to zero occurred when, inadvertently, either (i) less than 100 percent the cash that was received from a transaction party (such as a servicer) in a payment cycle was distributed to investors or other transaction parties on the related payment date leaving cash in the transaction's distribution account or (ii) an amount greater than 100 percent of the cash that was received from a transaction party (such as a servicer) in a payment cycle was distributed to investors or other transaction parties on the related payment date causing an overdraft of the transaction's distribution account. The scenario described in clause (i) explains the majority of circumstances where overpayments and underpayments did not net to zero.

⁹ As used in this response, the term "restatement" and the phrase "restating affected distribution periods" means the correction of an overpayment or underpayment experienced by a class of book-entry securities by (i) submitting a revised payment date statement for each affected distribution period to the Depository Trust Company ("DTC") by which the DTC adjusts the accounts of the overpaid and underpaid classes, and (ii) the posting of such revised payment date statement to Wells Fargo's website. In accordance with its current policy, the DTC revises up to twelve months of affected distributions. On a limited number of occasions when the affected distribution periods extended beyond such twelve month time frame, Wells Fargo included adjustments for the additional distribution periods in the restatement of the twelve distribution periods and notified investors of this fact on the revised payment date statements. The process is similar for physical securities except that Wells Fargo interacts directly with affected holders as opposed to interacting with the DTC.

¹⁰ There is one underpayment of \$4992.92 (and a corresponding overpayment of the same amount) from March 2012 which has not been remedied. The underpayment did not occur on any transaction to which the Commission's Comment Letter directly relates. Wells Fargo is in the process of determining an appropriate course of action with regard to this underpayment.

Response: With one exception described in footnote 8, Identified Payment Errors that resulted in overpayments to investors were rectified by restating the affected distribution periods. Except with respect to one Identified Payment Error on one transaction unrelated to the transactions to which the Comment Letter relates, no future payments were adjusted in connection with overpayment errors. In that one case, distributions to one class of certificates were adjusted over three distribution dates and such adjustment was disclosed on the respective distribution date statements.

7. While we note that Wells Fargo further states that “[a]ppropriate actions have been taken or are in the process of being taken to remediate” the identified errors and “adjustments have been or will be made to the waterfall calculations and other operational processes and quality control measures applied to the RMBS transactions in the Platform to minimize the risk of future payment and reporting errors.” This disclosure, however, does not provide any indication as to the nature and scope of the failures, or the impact of the identified material instances of noncompliance. We believe a more granular discussion is necessary to understand how these steps have addressed the identified material instances of noncompliance. With a view towards disclosure, please explain:

- **the specific actions that have been taken or are in the process of being taken to remediate the identified payment errors and reporting errors;**

Response: Except as discussed in footnote 8, Wells Fargo has remediated all of the 84 Identified Payment Errors through restatements of the affected distribution periods. The restatements occurred between February 1, 2012 and March 1, 2013. Wells Fargo has remediated all 148 Identified Reporting Errors by either issuing a revised statement in connection with a restatement of the affected payments or by ensuring that the reporting element in question was correctly reported on the next payment date statement.

- **the specific adjustments that have been or will be made to the waterfall calculations and other operational processes and quality control measures applied to the RMBS transactions in the platform; and**

Response: Wells Fargo has determined to address not only the specific errors that led to the determination of material instances of non-compliance on the RMBS component of its Platform, but also to take proactive measures to identify other problems with its Models that could cause payment or reporting errors. Accordingly, Wells Fargo has undertaken an expansive project to identify, rectify and prevent problems with its Models and the individual transactions that exhibited these problems. Wells Fargo is in the early stages of this project. Due to the size of the RMBS component of its Platform, this is a long term, intensive project involving significant internal and external resources. In conjunction with other steps taken, Wells Fargo believes that this initiative will result in ongoing improvements to its payment and reporting processes.

- **any other steps that Wells Fargo has undertaken or will undertake to ensure that similar errors do not occur in the future.**

Response: Throughout 2012 and 2013, Wells Fargo has adopted numerous other initiatives in an effort to add rigor to its operational processes and quality control measures. The initiatives relate to both preventing Model

Errors and identifying and correcting Model Errors. Examples of measures to prevent Model Errors include, among other things, enhancements to its (i) new Model creation procedures, (ii) procedures for pre-closing review of waterfall language in transaction documents, and (iii) procedures for pre-payment date testing of transaction level payment calculations and reporting elements. Examples of measures to identify and correct Model Errors include, among other things, (a) enhanced procedures relating to Model revisions, (b) the creation of a team charged with conducting a careful analysis of every Model Error to determine if any additional controls are necessary to prevent the errors from re-occurring, and (c) the creation of a team to proactively perform Model Program corrections to prevent future Model Errors. Wells Fargo has hired over two dozen additional staff and reorganized various teams to more effectively manage the above-mentioned operational processes and quality control measures.

Material Instance of Noncompliance by any Vendor
NONE

Material Deficiencies in Company's Policies and Procedures to Monitor Vendor's Compliance
NONE

Item 1123 of Regulation AB, Servicer Compliance Statement.

The servicer compliance statements are attached hereto under Item 15.

Part IV

Item 15. Exhibits, Financial Statement Schedules.

(a) Exhibits.

(4.1) Pooling and Servicing Agreement, dated as of April 1, 2012, incorporated by reference to Exhibit 4.1 of the issuing entity's Current Report on Form 8-K filed with the Securities and Exchange Commission on April 3, 2012.

(31) Rule 13a-14(d)/15d-14(d) Certification.

(33) Reports on assessment of compliance with servicing criteria for asset-backed securities.

33.1 CoreLogic Commercial Real Estate Services, Inc. as Vendor for Wells Fargo Bank, National Association as Master Servicer incorporated by reference to Exhibit 33.1 of the Annual Report on Form 10-K filed by the issuing entity on March 28, 2013 (File No. 333-172366-02).

33.2 Deutsche Bank Trust Company Americas as Trustee incorporated by reference to Exhibit 33.2 of the Annual Report on Form 10-K filed by the issuing entity on March 28, 2013 (File No. 333-172366-02).

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(99.7) Letter dated August 13, 2013 from the Corporate Trust Services Division of Wells Fargo Bank, National Association as Custodian to the issuing entity regarding Compliance with Applicable Servicing Criteria for Asset-backed Securities by Wells Fargo Bank, National Association as Custodian (filed by the issuing entity on August 22, 2013, as Exhibit 99.7 of the Annual Report on Form 10-K (Amendment No. 1), for the reasons set forth in the explanatory note thereto and incorporated by reference herein)

(99.8) Letter dated December 20, 2013 from the Corporate Trust Services Division of Wells Fargo Bank, National Association as Certificate Administrator to the issuing entity regarding Compliance with Applicable Servicing Criteria for Asset-backed Securities by Wells Fargo Bank, National Association as Certificate Administrator.

(b) Not applicable.

(c) Omitted.

SIGNATURES

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Wells Fargo Commercial Mortgage Securities, Inc.
(Depositor)

/s/ Anthony Sfarra
Anthony Sfarra, President
(senior officer in charge of securitization of the depositor)

Date: January 29, 2014

Exhibit Index

Exhibit No.

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WFRBS Commercial Mortgage Trust 2012-C6,
Commercial Mortgage Pass-Through Certificates
Series 2012-C6 (the "Trust")

I, Anthony Sfarra, a President of Wells Fargo Commercial Mortgage Securities, Inc., the depositor into the above-referenced Trust, certify that:

1. I have reviewed this report on Form 10-K, and all reports on Form 10-D required to be filed in respect of the period covered by this report on Form 10-K of the Trust (the "Exchange Act periodic report");
2. Based on my knowledge, the Exchange Act periodic reports, taken as a whole, do not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;
3. Based on my knowledge, all of the distribution, servicing and other information required to be provided under Form 10-D for the period covered by this report is included in the Exchange Act periodic reports;
4. Based on my knowledge and the servicer compliance statements required in this report under Item 1123 of Regulation AB, and except as disclosed in the Exchange Act periodic report, the servicers have fulfilled their obligations under the pooling and servicing agreement in all material respects; and
5. All of the reports on assessment of compliance with servicing criteria for asset-backed securities and their related attestation reports on assessment of compliance with servicing criteria for asset-backed securities required to be included in this report in accordance with Item 1122 of Regulation AB and Exchange Act Rules 13a-18 and 15d-18 have been included as an exhibit to this report, except as otherwise disclosed in this report. Any material instances of noncompliance described in such reports have been disclosed in this report on Form 10-K.

In giving the certifications above, I have reasonably relied on information provided to me by the following unaffiliated parties: CoreLogic Commercial Real Estate Services, Inc. as Vendor for Wells Fargo Bank, N.A. as Master Servicer, Deutsche Bank Trust Company Americas as Trustee, Midland Loan Services, Inc., a Division of PNC Bank, National Association, as Special Servicer, National Tax Search, LLC as Vendor for Wells Fargo Bank, N.A. as Master Servicer and Pentalpha Surveillance LLC as Trust Advisor.

Dated: January 29, 2014

Signature

/s/ Anthony Sfarra

Anthony Sfarra

President

(senior officer in charge of securitization of the depositor)

ASSESSMENT OF COMPLIANCE WITH THE APPLICABLE SERVICING CRITERIA

Corporate Trust Services division of Wells Fargo Bank, National Association (the “Company”) is responsible for assessing compliance with the applicable servicing criteria set forth in Item 1122(d) of Regulation AB of the Securities and Exchange Commission. The Company has determined that the servicing criteria are applicable in regards to the servicing platform for the period as follows:

Platform: Publicly-issued (i.e., transaction-level reporting initially required under the Securities Exchange Act of 1934, as amended) and certain privately-issued (i.e., for which transaction-level reporting is required pursuant to contractual obligation) residential mortgage-backed securities, commercial mortgage-backed securities and other asset-backed securities, for which the Company provides master servicing, trustee, securities administration or paying agent services, excluding any such securities issued by any agency or instrumentality of the U.S. government (other than the Federal Deposit Insurance Company) or any government sponsored entity, and further excluding the transactions issued prior to 2006 for which Wells Fargo outsources all material servicing activities (as defined by Regulation AB) (the “Platform”). Appendix A identifies the individual transactions defined by the Company as constituting the Platform.

Applicable Servicing Criteria: All servicing criteria set forth in Item 1122(d), to the extent required in the related transaction agreements, or required by the Item 1122(d) servicing criteria in regards to the activities performed by the Company, except for the following criteria: 1122(d)(4)(ii), 1122(d)(4)(iv), 1122(d)(4)(v), 1122(d)(4)(viii), 1122(d)(4)(ix), 1122(d)(4)(x), 1122(d)(4)(xi), 1122(d)(4)(xii) and 1122(d)(4)(xiii), which Management has determined are not applicable to the activities the Company performs with respect to the Platform (“the Applicable Servicing Criteria”).

Period: As of and for the twelve months ended December 31, 2012 (the “Period”).

Third parties classified as vendors: With respect to servicing criterion 1122(d)(4)(i), the Company has engaged a vendor to handle certain Uniform Commercial Code filing functions required by the servicing criterion. The Company has determined that this vendor is not considered a “servicer” as defined in Item 1101(j) of Regulation AB, and the Company elects to take responsibility for assessing compliance with the portion of the servicing criterion applicable to this vendor as permitted by Interpretation 17.06 of the SEC Division of Corporation Finance Manual of Publicly Available Telephone Interpretations (“Interpretation 17.06”). The Company has policies and procedures in place to provide reasonable assurance that the vendor’s activities comply in all material respects with the servicing criterion applicable to the vendor. The Company is solely responsible for determining that it meets the SEC requirements to apply Interpretation 17.06 for the vendor and related criterion.

With respect to the Platform and the Period, the Company provides the following assessment of compliance with respect to the Applicable Servicing Criteria:

1. The Company is responsible for assessing its compliance with the Applicable Servicing Criteria.
2. The Company has assessed compliance with the Applicable Servicing Criteria, including the servicing criterion for which compliance is determined based on Interpretation 17.06 as described above. In performing this assessment, management used the criteria set forth by the Securities and Exchange Commission in paragraph (d) of Item 1122 of Regulation AB.
3. Based on such assessment, the Company has complied, in all material respects with the Applicable Servicing Criteria, except as described in Schedule A hereto.
4. Schedule B hereto includes Management's discussion of the exceptions noted in Schedule A, including remediation efforts taken by the Company.

As discussed in Appendix B, the Company has amended its Assessment of Compliance with the Applicable Servicing Criteria dated February 28, 2013 to include certain previously omitted transactions in its Platform.

KPMG LLP, an independent registered public accounting firm, has issued an attestation report on the Company’s compliance with the Applicable Servicing Criteria for the Period.

WELLS FARGO BANK, National Association

By: /s/ Brian
Bartlett
Brian Bartlett

Title: Executive Vice President
Dated: December 20, 2013

Schedule A

Material Instances of Noncompliance by the Company

Management's assessment of compliance with the Applicable Servicing Criteria set forth by the Securities and Exchange Commission in paragraph (d) of Item 1122 of Regulation AB as of December 31, 2012 and for the Period, disclosed that material instances of noncompliance occurred with respect to the servicing criteria set forth in both of Items 1122(d)(3)(i)(B) and 1122(d)(3)(ii), as follows:

- With respect to servicing criterion 1122(d)(3)(i)(B), certain reports to investors did not provide information calculated in accordance with the terms specified in the transaction agreements.
- With respect to servicing criterion 1122(d)(3)(ii), certain amounts due to investors were not allocated and remitted in accordance with timeframes, distribution priority and other terms set forth in the transaction agreements.

Schedule B

Management's Discussion on Material Instances of Noncompliance by the Company

Disclosure: During the Period, Wells Fargo identified Payment Errors (as defined below) and Reporting Errors (as defined below) on certain residential mortgage-backed securities ("RMBS") transactions in the Platform. Although no individually identified error, in and of itself, was found to be material to the Platform, when the errors were considered in the aggregate, Management determined that, for Platform purposes, there were material instances of noncompliance with respect to both Items 1122(d)(3)(i)(B) and 1122(d)(3)(ii) of Regulation AB.

For purposes of this Schedule B, the term "Payment Errors" means the identified payment errors that occurred during the Period and that, when considered in the aggregate, led to Management's determination that there was a material instance of noncompliance for the Platform with respect to Item 1122(d)(3)(i)(B) of Regulation AB. For purposes of this Schedule B, the term "Reporting Errors" means the identified reporting errors that occurred during the Period and that, when considered in the aggregate, led to Management's determination that there was a material instance of noncompliance for the Platform with respect to Item 1122(d)(3)(ii) of Regulation AB.

The identified Payment Errors and Reporting Errors on such RMBS transactions were attributable to certain failures in processes relating to waterfall calculations and reporting that, although adapted over time, still insufficiently addressed the impact of the unprecedented levels of collateral degradation in RMBS transactions on the calculation of principal and interest payments and losses and associated investor reporting.

Scope of the Material Instances of Noncompliance: The identified Payment Errors and Reporting Errors that led to Management's determination that material instances of noncompliance with respect to the Platform had occurred were limited to certain RMBS transactions in the Platform. There were no identified Payment Errors or Reporting Errors for non-RMBS transactions in the Platform which contributed to Management's determination that there were material instances of noncompliance for the Platform. In some instances, the identified Payment Errors which contributed to Management's determination that there were material instances of noncompliance for the Platform were also considered material to the transactions on which they occurred. None of the identified Reporting Errors which contributed to Management's determination that there were material instances of noncompliance for the Platform were considered material for a particular transaction. For all transactions in the Platform (including RMBS transactions with identified Payment Errors and Reporting Errors), Management delivered an Item 1123 certification to the extent it was required to do so pursuant to the requirements of the applicable transaction documents and Regulation AB. Where there was an identified Payment Error that was considered material for an individual transaction, the Item 1123 certification included a description of the nature and scope of such error.

Remediation: Appropriate actions have been taken or are in the process of being taken to remediate the identified Payment Errors and Reporting Errors that led to Management's determination that material instances of noncompliance with respect to the Platform had occurred. Further, adjustments have been or will be made to the waterfall calculations and other operational processes and quality control measures applied to the RMBS transactions in the Platform to minimize the risk of future payment and reporting errors.

Further Disclosure¹: Earlier this year, the Staff of the Securities Exchange Commission issued a comment letter to an issuer of certain residential mortgage-backed securities with questions regarding its 2012 Form 10-K filings. Three of the questions posed on such comment letter pertained to Wells Fargo's Schedule B discussion of the material instances of noncompliance on its platform set forth

above. The comment letter questions and Wells Fargo's response to such questions are set forth verbatim below beginning with the second succeeding paragraph (the "Comment Letter Questions and Wells Fargo Responses").

The statistics about Identified Payment Errors and Identified Reporting Errors (as such terms are defined in the responses below) set forth in Wells Fargo's responses below were based on information known as of February 28, 2013, the date of the original

¹ This section of Schedule B was not in the original Assessment of Compliance with Applicable Servicing Criteria dated February 28, 2013.

Assessment of Compliance with Applicable Servicing Criteria. As of the date of this amended assessment of compliance with applicable servicing criteria, Management is aware of an additional 18 Identified Payment Errors and an additional 29 Identified Reporting Errors. The additional errors were found both on platform transactions that are denoted as omitted transactions on Appendix A hereto and on non-omitted platform transactions. The discussion in the below responses about the Identified Payment Errors and Identified Reporting Errors, including statements about remediation, is applicable to these additional Identified Payment Errors and Identified Reporting Errors.

Comment Letter Questions and Wells Fargo Responses²:

5. The report of Wells Fargo Bank, N.A. (“Wells Fargo”) on its assessment of compliance with applicable servicing criteria states that “certain failures in processes relating to waterfall calculations and reporting that, although adapted over time, still insufficiently addressed the impact of the unprecedented levels of collateral degradation in RMBS transactions on the calculation of principal and interest payments and losses associated investor reporting.” Your description is unclear. With a view towards disclosure please explain:

- **the specific failures in processes relating to waterfall calculations and reporting;**
- **what you mean by “unprecedented levels of collateral degradation” and why that would have any effect on the calculation of the waterfall; and**
- **what you mean by “adapted over time.”**

Response: For purposes of Wells Fargo’s response to questions 5, 6 and 7 of the Staff’s Comment Letter, reference is made to the following defined terms.

➤ “2012 Assessment” means, with respect to its Platform, the assessment of compliance with applicable Item 1122(d) servicing criteria prepared by management of Wells Fargo relating to the 2012 Reporting Period.

➤ “2012 Attestation” means the compliance attestation report of KPMG LLP, the independent registered public accounting firm engaged by Wells Fargo to issue such compliance attestation report in connection with the 2012 Assessment, for the 2012 Reporting Period.

➤ “2012 Item 1122 Compliance Reports” means the 2012 Assessment and 2012 Attestation.

➤ “2012 Reporting Period” means as of and for the year ending December 31, 2012.

➤ “Identified Payment Errors” means, with respect to the 2012 Reporting Period, the payment errors identified in the normal course of business and through specific procedures performed in connection with the preparation of the 2012 Item 1122 Compliance Reports that led to the determination that there was a material instance of noncompliance for Wells Fargo’s Platform.

➤ “Identified Reporting Errors” means, with respect to the 2012 Reporting Period, the reporting errors identified in the normal course of business and through specific procedures performed in connection with the preparation of the 2012 Item 1122 Compliance Reports that led to the determination that there was a material instance of noncompliance for Wells Fargo’s Platform.

➤ “Model” means the Model Input, the Model Program and the processes related to the Model Input and the Model Program that function together for the purpose of calculating payments in accordance with the requirements of relevant transaction documents.

➤ “Model Errors” refers to Model Input Errors and Model Program Errors.

➤ “Model Input” means data that is transmitted electronically or manually to a Model such as data from a servicer, data from financial services information providers, cash adjustments (such as reimbursable expenses) and information from programs that perform interim calculations.



“Model Input Errors” means inaccurate or incomplete Model Input information, inaccuracies in receiving or processing Model Input information or inaccuracies in manual non-automated processing that lead to payment errors.

² This section of Schedule B was not in the original Assessment of Compliance with Applicable Servicing Criteria dated February 28, 2013.

➤ “Model Program” means Model programming logic designed to calculate payments in accordance with transaction document requirements.

➤ “Model Program Errors” means inaccurate or incomplete programming or logic in the Model that does not produce calculations in accordance with the transaction documents and therefore causes payment errors and/or reporting errors.

➤ “Platform” means the trustee/master servicer/securities administrator/paying agent platform designed by Wells Fargo that corresponds to the 2012 Assessment consisting of approximately 2000 RMBS transactions in addition to other commercial mortgage-backed security and asset-backed security transactions.

➤ “RMBS” means residential mortgage-backed securities.

➤ “Wells Fargo” means the Corporate Trust Services division of Wells Fargo Bank, N.A.

• **the specific failures in processes relating to waterfall calculations and reporting;**

Response: Wells Fargo develops a unique Model for each transaction in its Platform. On the whole, there are millions of calculations performed by the Models each payment period for the thousands of transactions in the Platform.

Wells Fargo’s waterfall payment calculation and reporting functions can be categorized into three processes:

- Model Inputs,
- Model Programs, and
- transmission of each Model’s output to the processes and systems that generate investor reports.

In the 2012 Reporting Period, there were 84 Identified Payment Errors on RMBS transactions³.

➤ 40 of the 84 Identified Payment Errors resulted from Model Input Errors. For example⁴, in certain transactions, defaulted fixed rate loans became subject to unanticipated rate modifications when the loans were modified in accordance with industry loan modification initiatives. Because the transaction documents did not contemplate the rate modifications, the Model Input process had to be manually adapted to incorporate the rate changes. Model Input Errors occurred when the manual adjustments were made.

➤ 44 of the 84 Identified Payment Errors resulted from Model Program Errors. For example, in many RMBS transactions, at the point credit support is depleted (*i.e.* the principal balance of the subordinate bonds is reduced to zero), payment allocations to the remaining senior bonds shift from a sequential payment priority to a pro rata payment priority. In many cases, the transaction documents require such shift to occur “on and after” the month in which credit support is depleted and in other transactions the shift occurs “after” the month in which credit support is depleted. Model Program Errors occurred when some Model Programs shifted payment allocations from sequential to pro rata in the wrong month inconsistent with the applicable transaction documents. In addition, with respect to transaction documents which direct the payment priority shift “on and after” credit support depletion, Model Program Errors occurred because proper effect was not given to the word “on”. There is an order of operations in every waterfall that directs payments to bonds first and allocations of losses to bonds second. Because credit support depletion most often occurs from the allocation of losses to subordinate bonds, this order of operation (*i.e.* payments first; losses second) would have to be reversed to make a payment priority shift *on* the credit support depletion date. Model Program Errors occurred when the order of operations was not reversed in this manner.

³ While there were also some Identified Payment Errors on CMBS and ABS transactions in the Platform, Schedule B to the 2012 Assessment says “[T]he identified Payment Errors and Reporting Errors that led to Management’s determination that material

instances of noncompliance with respect to the Platform had occurred was limited to certain RMBS transactions in the Platform. There were no identified Payment Errors or Reporting Errors for non-RMBS transactions in the Platform which contributed to Management's determination that there were material instances of noncompliance for the Platform". Accordingly, the statistics provided in this response relating to Identified Payment Errors and Identified Reporting Errors are limited to RMBS transactions in the Platform.

⁴ Because it would be impractical to provide a detailed explanation of each of the 84 Identified Payment Errors, Wells Fargo has endeavored in its responses to questions 5, 6 and 7 to provide meaningful examples of the Identified Payment Errors and Identified Reporting Errors. The examples are illustrative but not representative of every individual error or error type.

For the 2012 Reporting Period, there were 148 Identified Reporting Errors on RMBS transactions⁵.

➤ 84 of the 148 Identified Reporting Errors resulted from the 84 Identified Payment Errors. Inaccurate payments led to inaccurate reporting.

➤ 64 of the 148 Identified Reporting Errors were unrelated to the Identified Payment Errors.

○ 36 of the 64 Identified Reporting Errors resulted from inaccurate/incomplete bond reporting. Some examples of these 36 Identified Reporting Errors include inaccurate reporting variables related to investor payments, incorrect tranche balance reporting and incorrect trigger reporting.

○ 28 of the 64 Identified Reporting Errors resulted from inaccurate/incomplete mortgage loan reporting. Some examples of these 28 Identified Reporting Errors include incorrect information on the collateral statement portion of the investor report, inaccurate delinquency reporting and inaccurate loan level performance reporting.

• **what you mean by “unprecedented levels of collateral degradation” and why that would have any effect on the calculation of the waterfall; and**

Response: “Unprecedented levels of collateral degradation” refers to the significant decrease in mortgage loan performance experienced by RMBS transactions generally over the past several years. The significant decrease in loan performance is evidenced by the fact that over 50 percent of the RMBS transactions in Wells Fargo’s Platform have reached credit support depletion. This is a significant event because waterfall payment priorities for the senior bonds typically change at that point.

One reason why high levels of RMBS mortgage loan performance degradation affect waterfall calculations is because such degradation contributes to Model Input Errors. One example of such Model Input Errors relates to the extensive level of mortgage loan delinquencies and the resulting extensive levels of servicer advancing. High levels of advancing lead to both high advance recoveries by servicers in single distribution periods and increased servicer stop advance decisions.⁶ These phenomena require manual processing which can result in Model Input Errors.

The high level of RMBS mortgage loan performance degradation has also contributed to Model Program Errors. The extensive collateral losses in RMBS transactions have triggered waterfall scenarios that were considered unlikely to occur at the inception of the transactions (if they were considered at all) and were not as clearly detailed as other provisions in the transaction agreements that direct waterfall calculations and distributions. At Model creation, those waterfall scenarios were not forecasted to reach the levels of underperformance that RMBS mortgage loans have experienced. Because of such lack of forecasting and the absence of benchmark data⁷ for such scenarios from the underwriters/sponsors of the transactions or other sources, Wells Fargo was unable to test and validate such waterfall scenarios. As a result, Model Program Errors occurred.

• **what you mean by “adapted over time.”**

Response: “Adapted over time” refers to the fact that Model Programs and Model Inputs and the processes related to Model Programs and Model Inputs are, over the life of a transaction, constantly being adjusted in an effort to ensure accurate payments. Continual adjustments are required because the transactions and securities to which the Models relate are very complex and the technology and processes related to Model Programs and Model Inputs are equally complex. The level of adjustment needed for Model Programs, Model Inputs, and related processes increased as mortgage loan performance degradation increased.

6. We note reference to “Payment Errors” and “Reporting Errors.” With a view towards disclosure, please explain whether these are the same type of Payment Errors and Reporting Errors that were described in Wells Fargo’s assessment of compliance for 2011 that you further described in a response to us on December 31, 2012. In that response letter, Wells Fargo confirmed the correction and resolution of modeling errors and that indicated that adjustments to payments were made in 2012. If these are not the same type of errors as those that occurred in 2011, please state so. In either case, with a view towards disclosure, please explain:

⁵ See footnote 1.

⁶ A stop advance decision is made by a servicer when, with respect to any advance made in the past or any proposed future advance, it determines that such advances will not be recoverable from collections on the loan or from liquidation proceeds.

⁷ There were principally two types of benchmark data used: decrement tables and underwriter/sponsor cash flow projections. The decrement tables in offering documents generally only projected out at pricing speeds with zero loss assumptions. Reconciling Models with those decrement tables based on those assumptions would not have exposed the stresses on the Model Programs resulting from the significant mortgage loan performance degradation in recent years. In addition, cash flow projections received from the underwriters/sponsors at the time of deal issuance were projected at minimal losses which were not severe enough to expose the stresses on the Model Programs resulting from the significant collateral degradation in recent years.

General Response: The Identified Payment Errors and the Identified Reporting Errors were generally similar in type to the payment and reporting errors that led to the determination that there was a material instance of noncompliance for the 2011 assessment of compliance. However, the transactions on which the errors occurred and the exact circumstances and details giving rise to the Identified Payment Errors and Identified Reporting Errors in 2012 were different than 2011. The correction of the 2011 identified payment errors and reporting errors was specific to the Models for the affected transactions and such corrections do not preclude the possibility that a similar type of error would occur on a different transaction with a different Model in 2012.

Examples of Model Program Errors that occurred similarly in both years involve (i) post-credit support depletion loss allocation methodology and payment priority rules (*e.g.*, pro rata versus sequential), and (ii) the calculation of group-directed cash flows, interest calculation elements (rate, accrual day logic, *etc.*), and pre-credit support depletion loss allocation.

Examples of Model Input Errors that occurred similarly in both years involve (i) improper coding of cash adjustments and using incorrect prior month data, (ii) loan modification inputs related to capitalization of delinquent amounts and the recovery of advances related thereto and modified interest rates in certain transaction structures, and (iii) cash adjustments related to servicer advance reimbursements that caused errors in certain calculations (*e.g.*, the net weighted average coupon rate calculations).

Comparing the Identified Reporting Errors to the identified reporting errors in 2011, a substantial number in each year were caused by the payment errors (*i.e.*, reporting an incorrect payment). There were other reporting errors in both years that related to missing and incorrect bond information and missing and incorrect mortgage loan information.

- **whether the payment errors resulted in overpayments or underpayments to investors;**

Response: In most cases, the Identified Payment Errors were a combination of overpayments to one or more classes of investors or transaction parties and corresponding underpayments to one or more other classes of investors or other transaction parties. Therefore, most of the Identified Payment Errors consisted of overpayments and underpayments that netted to zero because all the cash that was received from a transaction party in a payment cycle was distributed to investors or other transaction parties on the related payment date⁸.

- **the types of reporting errors that occurred and how they related to the payment errors;**

Response: 84 of the 148 Identified Reporting Errors were caused by the Identified Payment Errors in that the incorrect payment led to incorrect reporting. Since the Identified Payment Errors were calculated incorrectly, the payments were reported incorrectly. The remaining 64 of the 148 Identified Reporting Errors were not caused by the Identified Payment Errors. Those 64 Identified Reporting Errors consisted of missing or inaccurate information related to various bond reporting and mortgage loan reporting elements.

- **whether investors whose payments were impacted were notified of the errors and, if so, how they were notified;**

Response: Investors received notice of the Identified Payment Errors by means of the posting to Wells Fargo's website of corrected payment date statements. Investors received notice of Investor Reporting Errors by either a revised statement in connection with a restatement⁹ of the affected distributions or by correcting the reporting error on the next payment date statement.

- **whether any underpayments were paid or will be paid to investors and, if so, when the payments were made or will be made; and**

⁸ While most Identified Payment Errors netted to zero, a small number of the Identified Payment Errors did not net to zero. Identified Payment Errors that did not net to zero occurred when, inadvertently, either (i) less than 100 percent the cash that was received from a transaction party (such as a servicer) in a payment cycle was distributed to investors or other transaction parties on the related payment date leaving cash in the transaction's distribution account or (ii) an amount greater than 100 percent of the cash that was received from a transaction party (such as a servicer) in a payment cycle was distributed to investors or other transaction parties on the related payment date causing an overdraft of the transaction's distribution account. The scenario described in clause (i) explains the majority of circumstances where overpayments and underpayments did not net to zero.

⁹ As used in this response, the term "restatement" and the phrase "restating affected distribution periods" means the correction of an overpayment or underpayment experienced by a class of book-entry securities by (i) submitting a revised payment date statement for each affected distribution period to the Depository Trust Company ("DTC") by which the DTC adjusts the accounts of the overpaid and underpaid classes, and (ii) the posting of such revised payment date statement to Wells Fargo's website. In accordance with its current

policy, the DTC revises up to twelve months of affected distributions. On a limited number of occasions when the affected distribution periods extended beyond such twelve month time frame, Wells Fargo included adjustments for the additional distribution periods in the restatement of the twelve distribution periods and notified investors of this fact on the revised payment date statements. The process is similar for physical securities except that Wells Fargo interacts directly with affected holders as opposed to interacting with the DTC.

Response: With one exception¹⁰, Identified Payment Errors that resulted in underpayments to investors were rectified by means of restating affected distribution periods. The restatements occurred between February 1, 2012 and March 1, 2013.

- **whether any future payments were adjusted to account for overpayments.**

Response: With one exception described in footnote 8, Identified Payment Errors that resulted in overpayments to investors were rectified by restating the affected distribution periods. Except with respect to one Identified Payment Error on one transaction unrelated to the transactions to which the Comment Letter relates, no future payments were adjusted in connection with overpayment errors. In that one case, distributions to one class of certificates were adjusted over three distribution dates and such adjustment was disclosed on the respective distribution date statements.

7. While we note that Wells Fargo further states that “[a]ppropriate actions have been taken or are in the process of being taken to remediate” the identified errors and “adjustments have been or will be made to the waterfall calculations and other operational processes and quality control measures applied to the RMBS transactions in the Platform to minimize the risk of future payment and reporting errors.” This disclosure, however, does not provide any indication as to the nature and scope of the failures, or the impact of the identified material instances of noncompliance. We believe a more granular discussion is necessary to understand how these steps have addressed the identified material instances of noncompliance. With a view towards disclosure, please explain:

- **the specific actions that have been taken or are in the process of being taken to remediate the identified payment errors and reporting errors;**

Response: Except as discussed in footnote 8, Wells Fargo has remediated all of the 84 Identified Payment Errors through restatements of the affected distribution periods. The restatements occurred between February 1, 2012 and March 1, 2013. Wells Fargo has remediated all 148 Identified Reporting Errors by either issuing a revised statement in connection with a restatement of the affected payments or by ensuring that the reporting element in question was correctly reported on the next payment date statement.

- **the specific adjustments that have been or will be made to the waterfall calculations and other operational processes and quality control measures applied to the RMBS transactions in the platform; and**

Response: Wells Fargo has determined to address not only the specific errors that led to the determination of material instances of non-compliance on the RMBS component of its Platform, but also to take proactive measures to identify other problems with its Models that could cause payment or reporting errors. Accordingly, Wells Fargo has undertaken an expansive project to identify, rectify and prevent problems with its Models and the individual transactions that exhibited these problems. Wells Fargo is in the early stages of this project. Due to the size of the RMBS component of its Platform, this is a long term, intensive project involving significant internal and external resources. In conjunction with other steps taken, Wells Fargo believes that this initiative will result in ongoing improvements to its payment and reporting processes.

- **any other steps that Wells Fargo has undertaken or will undertake to ensure that similar errors do not occur in the future.**

Response: Throughout 2012 and 2013, Wells Fargo has adopted numerous other initiatives in an effort to add rigor to its operational processes and quality control measures. The initiatives relate to both preventing Model Errors and identifying and correcting Model Errors. Examples of measures to prevent Model Errors include, among other things, enhancements to its (i) new Model creation procedures, (ii) procedures for pre-closing review of waterfall language in transaction documents, and (iii) procedures for pre-payment date testing of transaction level payment calculations and reporting elements. Examples of measures to identify and correct Model Errors include, among other things, (a) enhanced procedures relating to Model revisions, (b) the creation of a team charged with conducting a careful analysis of every Model Error to determine if any additional controls are necessary to prevent the errors from re-occurring, and (c) the creation of a team to proactively perform Model Program corrections to prevent future Model Errors. Wells Fargo has hired over two dozen additional staff and reorganized various teams to more effectively manage the above-mentioned operational processes and quality control measures.

Material Instance of Noncompliance by any Vendor

NONE

Material Deficiencies in Company’s Policies and Procedures to Monitor Vendor’s Compliance

NONE

¹⁰ There is one underpayment of \$4992.92 (and a corresponding overpayment of the same amount) from March 2012 which has not been remedied. The underpayment did not occur on any transaction to which the Commission's Comment Letter directly relates. Wells Fargo is in the process of determining an appropriate course of action with regard to this underpayment.

Appendix A to the Company's Assessment of Compliance with the Applicable Servicing Criteria

Platform Transactions	Previously Omitted Transaction?
30016C	
31547	
31938	
358072	
36682	
37175	
37837	
42122	
42123	
AAMES 2004-1	
AAMES 2005-1	
AAMES 2005-2	
AAMES 2005-4	Y
AAMES 2006-1	Y
ABFC 2002-OPT1	
ABFC 2002-WF1	
ABFC 2002-WF2	
ABFC 2003-OPT1	
ABFC 2003-WF1	
ABFC 2004-HE1	
ABFC 2004-OPT1	
ABFC 2004-OPT2	
ABFC 2004-OPT3	
ABFC 2004-OPT4	
ABFC 2004-OPT5	
ABFC 2005-HE1	
ABFC 2005-HE2	
ABFC 2005-OPT1	
ABFC 2005-WF1	
ABFC 2005-WMC1	
ABFC 2006-HE1	
ABFC 2006-OPT1	
ABFC 2006-OPT2	
ABFC 2006-OPT3	
ABFC 2007-WMC1	
ABSC AMQ 2007-HE2	
ABSC 2001-HE3	
ABSC 2002-HE2	
ABSC 2003-HE1	
ABSC 2003-HE3	
ABSC 2003-HE6	
ABSC 2004-HE2	
ABSC 2004-HE3	
ABSC 2004-HE6	
ABSC 2004-HE8	
ABSC 2005-HE3	

ABSC 2005-HE8	
ABSC MO 2006-HE6	
ABSC NC 2005-HE4	
ABSC OOMC 2005-HE6	
ABSC WMC 2005-HE5	
ACE 2001-HE1	
ACE 2002-HE1	
ACE 2002-HE2	
ACE 2002-HE3	
ACE 2003-FM1	
ACE 2003-HE1	
ACE 2003-HS1	
ACE 2003-NC1	
ACE 2003-OP1	
ACE 2003-TC1	
ACE 2004-FM1	
ACE 2004-FM2	
ACE 2004-HE1	
ACE 2004-HE2	
ACE 2004-HE3	
ACE 2004-HE4	
ACE 2004-HS1	
ACE 2004-IN1	
ACE 2004-OP1	
ACE 2004-RM1	
ACE 2004-RM2	
ACE 2004-SD1	
ACE 2005-AG1	
ACE 2005-ASAP1	
ACE 2005-HE1	
ACE 2005-HE2	
ACE 2005-HE3	
ACE 2005-HE4	
ACE 2005-HE5	
ACE 2005-HE6	
ACE 2005-HE7	
ACE 2005-RM1	
ACE 2005-RM2	
ACE 2005-SD1	
ACE 2005-SD2	
ACE 2005-SD3	
ACE 2005-SL1	
ACE 2005-SN1	
ACE 2005-WF1	
ACE 2006-ASAP1	
ACE 2006-ASAP2	
ACE 2006-ASAP3	
ACE 2006-ASAP4	
ACE 2006-ASAP5	
ACE 2006-ASAP6	



Platform Transactions	Previously Omitted Transaction?
ACE 2006-ASL1	
ACE 2006-CW1	
ACE 2006-FM1	
ACE 2006-FM2	
ACE 2006-HE1	
ACE 2006-HE2	
ACE 2006-HE3	
ACE 2006-HE4	
ACE 2006-NC1	
ACE 2006-NC2	
ACE 2006-NC3	
ACE 2006-OP1	
ACE 2006-OP2	
ACE 2006-SD1	
ACE 2006-SD2	
ACE 2006-SD3	
ACE 2006-SL1	
ACE 2006-SL2	
ACE 2006-SL3	
ACE 2006-SL4	
ACE 2007 ASAP2	
ACE 2007-ASAP1	
ACE 2007-ASL1	
ACE 2007-HE1	
ACE 2007-HE2	
ACE 2007-HE3	
ACE 2007-HE4	
ACE 2007-HE5	
ACE 2007-SL1	
ACE 2007-SL2	
ACE 2007-WM1	
ACE 2007-WM2	
ACE TERWIN 2003-6HE	
AEGIS 2003-1	
AEGIS 2003-2	
AEGIS 2003-3	
AEGIS 2004-1	
AEGIS 2004-2	
AEGIS 2004-3	
AEGIS 2004-4	
AEGIS 2004-5	
AEGIS 2004-6	
AEGIS 2005-1	
AEGIS 2005-2	
AEGIS 2005-3	
AEGIS 2005-4	
AEGIS 2005-5	
AEGIS 2006-1	
AELMC95A1SUB	

AELMC95A2SUB	
AELMC98B	
AHL 2002-1	
AHMA 2005-1	
AHMA 2005-2	
AHMA 2006-1	
AHMA 2006-2	
AHMA 2006-3	Y
AHMA 2006-4	Y
AHMA 2006-5	
AHMA 2006-6	
AHMA 2007-1	
AHMA 2007-2	
AHMA 2007-3	
AHMA 2007-4	
AHMA 2007-5	
AHMIT 2004-1	
AHMIT 2004-2	
AHMIT 2005-1	Y
AHMIT 2005-2	Y
AHMIT 2005-3	Y
AHMIT 2005-4	Y
AHMIT 2006-1	Y
AHMIT 2006-2	
AHMIT 2006-3	
AHMIT 2007-1	
AHMIT 2007-2	
ALLIANCE 2007-OA1	
ALLY104	
AMCAR081	
AMCAR082	
AMCAR091	
AMCAR101	
AMCAR102	
AMCAR103	
AMCAR104	
AMCAR10A	
AMCAR10B	
AMCAR111	
AMCAR112	
AMCAR113	
AMCAR114	
AMCAR115	
AMCAR121	
AMCAR122	
AMCAR123	
AMCAR124	
AMOT104	
AMOT111	
AMOT113	
AMOT114	



Platform Transactions	Previously Omitted Transaction?
AMOT115	
AMOT121	
AMOT122	
AMOT123	
AMOT124	
AMOT125	
AMRESCO 1998-2	
AMRESCO 1998-3	
AMRESCO 1999-1	
APART091	
ARC 2001-BC1	Y
ARC 2001-BC5	
ARC 2001-BC6	
ARC 2002 - BC1	Y
ARC 2002-BC10	
ARC 2002-BC2	
ARC 2002-BC3	
ARC 2002-BC4	
ARC 2002-BC5	
ARC 2002-BC6	
ARC 2002-BC7	
ARC 2002-BC8	
ARC 2002-BC9	
ARC 2004-1	
ARE 1998-1	Y
ARMT 2006-2A	
ARMT 2004-1	
ARMT 2004-2	
ARMT 2004-3	
ARMT 2004-4	
ARMT 2004-5	
ARMT 2005-1	
ARMT 2005-10	
ARMT 2005-11	
ARMT 2005-12	
ARMT 2005-2	
ARMT 2005-3	
ARMT 2005-4	
ARMT 2005-5	
ARMT 2005-6A	
ARMT 2005-7	
ARMT 2005-8	
ARMT 2005-9	
ARMT 2006-1	
ARMT 2006-2	
ARMT 2006-3	
ARMT 2007-1	
ARMT 2007-2	
ARMT 2007-3	

ASLA20121	
BAC 2007-2	
BAC 2000-1	
BAC 2000-2A	
BAC 2001-1	
BAC 2001-3	
BAC 2002-PB2	
BAC 2003-2	
BAC 2004-1	
BAC 2004-3	
BAC 2004-5	
BAC 2005-1	
BAC 2005-4	
BAC 2006-3	
BAC 2006-4	
BAC 2006-6	
BAC 2007-3	
BAC 2007-4	
BAC 2007-5	
BACM 2008-1	
BACM 2008-LS1	
BAF 2000-1	
BAFC 2003-1	
BAFC 2003-2	
BAFC 2003-3	
BAFC 2004-1	
BAFC 2004-2	
BAFC 2004-3	
BAFC 2004-4	
BAFC 2004-5	
BAFC 2004-A	
BAFC 2004-B	
BAFC 2004-C	
BAFC 2004-D	
BAFC 2005-1	
BAFC 2005-2	
BAFC 2005-3	
BAFC 2005-4	
BAFC 2005-5	
BAFC 2005-6	
BAFC 2005-7	
BAFC 2005-8	
BAFC 2005-A	
BAFC 2005-B	
BAFC 2005-C	
BAFC 2005-D	
BAFC 2005-E	
BAFC 2005-F	
BAFC 2005-G	
BAFC 2005-H	
BAFC 2006-1	



Platform Transactions	Previously Omitted Transaction?
BAFC 2006-2	
BAFC 2006-3	
BAFC 2006-4	
BAFC 2006-5	
BAFC 2006-6	
BAFC 2006-7	
BAFC 2006-8T2	
BAFC 2006-A	
BAFC 2006-B	
BAFC 2006-C	
BAFC 2006-D	
BAFC 2006-E	
BAFC 2006-F	
BAFC 2006-G	
BAFC 2006-H	
BAFC 2006-I	
BAFC 2006-J	
BAFC 2007-1	
BAFC 2007-2	
BAFC 2007-3	
BAFC 2007-4	
BAFC 2007-5	
BAFC 2007-7	
BAFC 2007-8	
BAFC 2007-A	
BAFC 2007-B	
BAFC 2007-C	
BAFC 2007-D	
BAFC 2007-E	
BAFC 2008-R3	
BAFC 2009-R1	
BAFC 2009-R3	
BAFC SALT 2005-1F	
BALL 2005-MIB1	
BANC OF AMER 2006-1	
BANCCAP 2006-1	
BANKONESER1	
BANKUNITED 2005-1	
BAYVIEW 04-A	Y
BAYVIEW 04-C	Y
BAYVIEW 04-D	Y
BAYVIEW 05-B	Y
BAYVIEW 05-C	Y
BAYVIEW 05-D	Y
BAYVIEW 06-A	Y
BAYVIEW 06-B	Y
BAYVIEW 06-C	Y
BAYVIEW 06-D	Y
BAYVIEW 07-A	Y

BAYVIEW 07-B	Y
BCAP 2006-AA1	
BCAP 2006-AA2	
BCAP 2006-RR1	
BCAP 2007-AA5	
BCAP 2008-IND1	
BCAP 2008-IND2	
BEAR 2000-WF2	
BEAR 2001-TOP2	
BEAR 2001-TOP4	
BEAR 2002-PBW1	
BEAR 2002-TOP6	
BEAR 2002-TOP8	
BEAR 2003-PWR2	
BEAR 2003-TOP10	
BEAR 2003-TOP12	
BEAR 2004-PWR3	
BEAR 2004-PWR4	
BEAR 2004-PWR5	
BEAR 2004-PWR6	
BEAR 2004-TOP14	
BEAR 2004-TOP16	
BEAR 2005-AFR1	
BEAR 2005-PWR10	
BEAR 2005-PWR7	
BEAR 2005-PWR8	
BEAR 2005-PWR9	
BEAR 2005-TOP18	
BEAR 2005-TOP20	
BEAR 2006-PWR11	
BEAR 2006-PWR12	
BEAR 2006-PWR13	
BEAR 2006-PWR14	
BEAR 2006-TOP22	
BEAR 2006-TOP24	
BEAR 2007-PWR15	
BEAR 2007-PWR16	
BEAR 2007-PWR17	
BEAR 2007-PWR18	
BEAR 2007-TOP26	
BEAR 2007-TOP28	
BNC 2006-2	
BNC 2007-1	
BNC 2007-2	
BNC 2007-4	
BOAALT 2006-2	
BOAALT 2006-3	
BOAALT 2006-4	
BOAALT 2006-5	
BOAALT 2006-6	
BOAALT 2006-7	



Platform Transactions	Previously Omitted Transaction?
BOAALT 2006-8	
BOAALT 2006-9	
BOAALT 2007-1	
BOAALT 2007-2	
BOALT 2003-1	
BOALT 2003-10	
BOALT 2003-11	
BOALT 2003-2	
BOALT 2003-3	
BOALT 2003-4	
BOALT 2003-5	
BOALT 2003-6	
BOALT 2003-7	
BOALT 2003-8	
BOALT 2003-9	
BOALT 2004-1	
BOALT 2004-10	
BOALT 2004-11	
BOALT 2004-12	
BOALT 2004-2	
BOALT 2004-3	
BOALT 2004-4	
BOALT 2004-5	
BOALT 2004-6	
BOALT 2004-7	
BOALT 2004-8	
BOALT 2004-9	
BOALT 2005-1	
BOALT 2005-10	
BOALT 2005-11	
BOALT 2005-12	
BOALT 2005-2	
BOALT 2005-3	
BOALT 2005-4	
BOALT 2005-5	
BOALT 2005-6	
BOALT 2005-7	
BOALT 2005-8	
BOALT 2005-9	
BOALT 2006-1	
BOAMS 2002-L	
BOAMS 2003-10	
BOAMS 2003-3	
BOAMS 2003-4	
BOAMS 2003-5	
BOAMS 2003-6	
BOAMS 2003-7	
BOAMS 2003-8	
BOAMS 2003-9	

BOAMS 2003-A	
BOAMS 2003-B	
BOAMS 2003-C	
BOAMS 2003-D	
BOAMS 2003-E	
BOAMS 2003-F	
BOAMS 2003-G	
BOAMS 2003-H	
BOAMS 2003-I	
BOAMS 2003-J	
BOAMS 2003-K	
BOAMS 2003-L	
BOAMS 2004-1	
BOAMS 2004-10	
BOAMS 2004-11	
BOAMS 2004-2	
BOAMS 2004-3	
BOAMS 2004-4	
BOAMS 2004-5	
BOAMS 2004-6	
BOAMS 2004-7	
BOAMS 2004-8	
BOAMS 2004-9	
BOAMS 2004-A	
BOAMS 2004-B	
BOAMS 2004-C	
BOAMS 2004-D	
BOAMS 2004-E	
BOAMS 2004-F	
BOAMS 2004-G	
BOAMS 2004-H	
BOAMS 2004-I	
BOAMS 2004-J	
BOAMS 2004-K	
BOAMS 2004-L	
BOAMS 2005-1	
BOAMS 2005-10	
BOAMS 2005-11	
BOAMS 2005-12	
BOAMS 2005-2	
BOAMS 2005-3	
BOAMS 2005-4	
BOAMS 2005-5	
BOAMS 2005-6	
BOAMS 2005-7	
BOAMS 2005-8	
BOAMS 2005-9	
BOAMS 2005-A	
BOAMS 2005-B	
BOAMS 2005-C	
BOAMS 2005-D	



Platform Transactions	Previously Omitted Transaction?
BOAMS 2005-E	
BOAMS 2005-F	
BOAMS 2005-G	
BOAMS 2005-H	
BOAMS 2005-I	
BOAMS 2005-J	
BOAMS 2005-K	
BOAMS 2005-L	
BOAMS 2006-1	
BOAMS 2006-2	
BOAMS 2006-3	
BOAMS 2006-A	
BOAMS 2006-B	
BOAMS 2007-1	
BOAMS 2007-2	
BOAMS 2007-3	
BOAMS 2007-4	
BSAAT 2007-01	
BSABS 2003-1	Y
BSABS 2000-2	
BSABS 2002-1	Y
BSABS 2002-2	Y
BSABS 2002-AC1	Y
BSABS 2003-2	Y
BSABS 2003-3	Y
BSABS 2003-AC3	Y
BSABS 2003-AC4	Y
BSABS 2003-AC5	Y
BSABS 2003-AC6	Y
BSABS 2003-AC7	Y
BSABS 2003-SD1	Y
BSABS 2003-SD2	Y
BSABS 2003-SD3	Y
BSABS 2004-AC1	Y
BSABS 2004-AC2	Y
BSABS 2004-AC3	Y
BSABS 2004-AC4	Y
BSABS 2004-AC5	Y
BSABS 2004-AC6	Y
BSABS 2004-AC7	Y
BSABS 2004-B01	
BSABS 2004-SD1	Y
BSABS 2004-SD2	Y
BSABS 2004-SD3	Y
BSABS 2004-SD4	Y
BSABS 2005-1	
BSABS 2005-AC1	Y
BSABS 2005-AC2	
BSABS 2005-AC3	

BSABS 2005-AC4	
BSABS 2005-AC5	
BSABS 2005-AC6	
BSABS 2005-AC7	
BSABS 2005-AC8	
BSABS 2005-AC9	
BSABS 2005-SD1	Y
BSABS 2005-SD2	
BSABS 2005-SD3	
BSABS 2005-SD4	
BSABS 2006-2	
BSABS 2006-3	
BSABS 2006-4	
BSABS 2006-AC1	
BSABS 2006-AC2	
BSABS 2006-AC3	
BSABS 2006-AC4	
BSABS 2006-AC5	
BSABS 2006-IM1	
BSABS 2006-SD1	
BSABS 2006-SD2	
BSABS 2006-SD3	
BSABS 2006-SD4	
BSABS 2006-ST1	
BSABS 2007-1	
BSABS 2007-2	
BSABS 2007-AC1	
BSABS 2007-AC2	
BSABS 2007-AC3	
BSABS 2007-AC4	
BSABS 2007-AC5	
BSABS 2007-AC6	
BSABS 2007-SD1	
BSABS 2007-SD2	
BSABS 2007-SD3	
BSALTA 2003-3	Y
BSALTA 2003-5	Y
BSALTA 2003-6	Y
BSALTA 2004-1	Y
BSALTA 2004-10	Y
BSALTA 2004-11	Y
BSALTA 2004-12	Y
BSALTA 2004-13	Y
BSALTA 2004-2	Y
BSALTA 2004-3	Y
BSALTA 2004-4	Y
BSALTA 2004-5	Y
BSALTA 2004-6	Y
BSALTA 2004-7	
BSALTA 2004-8	Y
BSALTA 2004-9	Y



Platform Transactions	Previously Omitted Transaction?
BSALTA 2005-1	Y
BSALTA 2005-10	
BSALTA 2005-2	Y
BSALTA 2005-3	
BSALTA 2005-4	
BSALTA 2005-5	
BSALTA 2005-7	
BSALTA 2005-8	
BSALTA 2005-9	
BSALTA 2006-1	
BSALTA 2006-2	
BSALTA 2006-3	
BSALTA 2006-4	
BSALTA 2006-5	
BSALTA 2006-6	
BSALTA 2006-7	
BSALTA 2006-8	
BSALTA 2006-R1	
BSALTA 2007-1	
BSALTA 2007-2	
BSALTA 2007-3	
BSART 2000-2	
BSART 2001-04	Y
BSART 2002-1	
BSART 2002-11	Y
BSART 2002-12	Y
BSART 2003-1	Y
BSART 2003-3	Y
BSART 2003-4	Y
BSART 2003-5	Y
BSART 2003-6	Y
BSART 2003-7	Y
BSART 2003-8	Y
BSART 2003-9	Y
BSART 2004-1	Y
BSART 2004-10	Y
BSART 2004-11	Y
BSART 2004-12	Y
BSART 2004-2	Y
BSART 2004-3	Y
BSART 2004-4	Y
BSART 2004-5	Y
BSART 2004-6	Y
BSART 2004-7	Y
BSART 2004-8	Y
BSART 2004-9	Y
BSART 2005-1	Y
BSART 2005-10	
BSART 2005-11	

BSART 2005-12	
BSART 2005-2	
BSART 2005-3	
BSART 2005-4	
BSART 2005-5	
BSART 2005-6	
BSART 2005-7	Y
BSART 2005-9	
BSART 2006-1	
BSART 2006-2	
BSART 2006-3	
BSART 2006-4	
BSART 2007-1	
BSART 2007-2	
BSART 2007-3	
BSART 2007-4	
BSART 2007-5	
BSC 1999-WF2	
BSC 2000-WF1	
BSMF 2006-AC1	
BSMF 2006-AR1	
BSMF 2006-AR2	
BSMF 2006-AR3	
BSMF 2006-AR4	
BSMF 2006-AR5	
BSMF 2007-AR1	
BSMF 2007-AR2	
BSMF 2007-AR3	
BSMF 2007-AR4	
BSMF 2007-AR5	
BSSP 2007-R3	
BSSP 2007-R6	
BSSP 2007-R8	
BSSP 2008-R1	
CARRINGTON 2006-FRE1	
CARRINGTON 2006-FRE2	
CARRINGTON 2006-NC1	
CARRINGTON 2006-NC2	
CARRINGTON 2006-NC3	
CARRINGTON 2006-NC4	
CARRINGTON 2006-NC5	
CARRINGTON 2006-OPT1	
CARRINGTON 2006-RFC1	
CARRINGTON 2007-FRE1	
CARRINGTON 2007-HE1	
CARRINGTON 2007-RFC1	

Platform Transactions	Previously Omitted Transaction?
CCMT 2004-C2	
CCMT 2008-C7	
CD 2006-CD2	
CFAST10A	
CHASE 1999-2	
CHASE 2000-2	
CHASE97ABOAT	Y
CHASE97ARV	Y
CMAC 2004-1	Y
CMAC 2004-2	
CMLT 2003-UP3	Y
CMLTI 2003-1	
CMLTI 2003-HE3	
CMLTI 2004-1	
CMLTI 2004-HYB2	Y
CMLTI 2004-HYB3	
CMLTI 2004-OP1	
CMLTI 2005-11	
CMLTI 2005-OPT4	
CMLTI 2006-FX1	
CMLTI 2007-AMC2	
CMLTI 2007-AMC4	
CMLTI 2007-OPX1	
CMLTI 2007-SHL1	
COBALT 2006-C1	
COBALT 2007-C2	
COBALT 2007-C3	
COM 1998-C02	
COMM 2000-1	Y
COMM 2003-LNB1	Y
COMM 2004-LNB2	Y
COMM 2004-LNB3	Y
COMM 2004-LNB4	Y
COMM 2005-C6	
COMM 2005-LP5	Y
COMM 2006 -C8	
COMM 2006-C7	
COMM 2007-C9	
COMM 2012-FL2	
COMM12-CCRE1	
COMM12-CCRE2	
COMM12-CCRE4	
COMM12-CCRE5	
COMM2011-FL1	Y
CON1999-3	Y
CS 1989-1	Y
CSAB 2006-1	
CSAB 2006-2	
CSAB 2006-3	

CSAB 2006-4	
CSAB 2007-1	
CSF 1997-C02	
CSF 1999-C01	
CSF 2000-C01	
CSFB 2003-29	
CSFB 2001-CF2	
CSFB 2001-CK1	
CSFB 2001-CK3	
CSFB 2001-CK6	
CSFB 2001-CKN5	
CSFB 2001-CP4	
CSFB 2001-HE1	
CSFB 2002-CKN2	
CSFB 2002-CKP1	
CSFB 2002-CKS4	
CSFB 2002-CP5	
CSFB 2003-19	
CSFB 2003-21	
CSFB 2003-23	
CSFB 2003-25	
CSFB 2003-27	
CSFB 2003-AR30	
CSFB 2003-C3	
CSFB 2003-C5	
CSFB 2003-CK2	
CSFB 2003-CPN1	
CSFB 2004-1	
CSFB 2004-3	
CSFB 2004-4	
CSFB 2004-5	
CSFB 2004-6	
CSFB 2004-7	
CSFB 2004-8	
CSFB 2004-AR1	
CSFB 2004-AR2	
CSFB 2004-AR3	
CSFB 2004-AR4	
CSFB 2004-AR5	
CSFB 2004-AR6	
CSFB 2004-AR7	
CSFB 2004-AR8	
CSFB 2004-C1	
CSFB 2004-C2	
CSFB 2004-C3	
CSFB 2004-C4	
CSFB 2004-C5	Y
CSFB 2004-FRE1	
CSFB 2005-1	
CSFB 2005-10	
CSFB 2005-11	



Platform Transactions	Previously Omitted Transaction?
CSFB 2005-12	
CSFB 2005-2	
CSFB 2005-3	
CSFB 2005-4	
CSFB 2005-5	
CSFB 2005-6	
CSFB 2005-7	
CSFB 2005-8	
CSFB 2005-9	
CSFB 2005-C1	
CSFB 2005-C2	
CSFB 2005-C3	
CSFB 2005-C4	
CSFB 2005-C5	
CSFB 2005-C6	
CSFB 2006-C1	
CSFB 2006-C2	
CSFB 2006-C3	
CSFB 2006-C4	
CSFB 2006-C5	
CSFB 2007-C1	
CSFB 2007-C2	
CSFB 2007-C3	
CSFB 2007-C4	
CSFB 2007-C5	
CSFB 2008-C1	
CSFB-2003-C4	
CSMC 12-CIM1	Y
CSMC 12-CIM2	Y
CSMC 12-CIM3	Y
CSMC 2006-1	
CSMC 2006-2	
CSMC 2006-3	
CSMC 2006-4	
CSMC 2006-5	
CSMC 2006-6	
CSMC 2006-7	
CSMC 2006-8	
CSMC 2006-9	
CSMC 2007-1	
CSMC 2007-2	
CSMC 2007-3	
CSMC 2007-4	
CSMC 2007-5	
CSMC 2007-5R	
CSMC 2007-6	
CSMC 2007-7	
CW REPERF 2002-R3	
CWABS 2002-S1	

CWABS 2002-S4	
CWABS 2004-S1	
CWHEQ 2005-F	Y
DBALT 2003-1	
DBALT 2003-2XS	
DBALT 2003-3	
DBALT 2003-4XS	
DBALT 2005-1	
DBALT 2005-2	
DBALT 2005-3	
DBALT 2005-4	
DBALT 2005-5	
DBALT 2005-6	
DBALT 2005-AR1	
DBALT 2005-AR2	
DBALT 2006-AB1	
DBALT 2006-AB2	
DBALT 2006-AB3	
DBALT 2006-AB4	
DBALT 2006-AF1	
DBALT 2006-AR1	
DBALT 2006-AR2	
DBALT 2006-AR3	
DBALT 2006-AR4	
DBALT 2006-AR5	
DBALT 2006-AR6	
DBALT 2006-OA1	
DBALT 2007-1	
DBALT 2007-2	
DBALT 2007-3	
DBALT 2007-AB1	
DBALT 2007-AR1	
DBALT 2007-AR2	
DBALT 2007-AR3	
DBALT 2007-BAR1	
DBALT 2007-OA1	
DBALT 2007-OA2	
DBALT 2007-OA3	
DBALT 2007-OA4	
DBALT 2007-OA5	
DBALT 2007-RAMP1	
DBUBS 11-LC3	
DFC 1998-1	
DFC 1999-2	
DFC 1999-3	
DFC 2000-4	
DFC 2001-1	
DFC 2001-2	
DFH 1995-2	
DFH 1997-2	
DFH 1997-3	



Platform Transactions	Previously Omitted Transaction?
DFH 1999-1	
DFH 2000-1	
DFH 2000-2	
DFH 2000-3	
DLJ 1998-CF1	
DLJ 1998-CF2	
DLJ 1998-CG1	
DLJ 1999-CG1	
DLJ 1999-CG2	
DLJ 1999-CG3	
DLJ 2000-CF1	
DLJ 2000-CKP1	
DLSA 2005-AR1	
DMSI 2003-1	Y
DMSI 2004-1	
DMSI 2004-2	
DMSI 2004-3	
DMSI 2004-4	
DMSI 2004-5	
DSL A 2004-AR1	
DSL A 2004-AR2	
DSL A 2004-AR3	
DSL A 2004-AR4	
DSL A 2005-AR2	
DSL A 2005-AR3	
DSL A 2005-AR4	
DSL A 2005-AR5	
DSL A 2005-AR6	
DSL A 2006-AR1	
DSL A 2006-AR2	
DSL A 2007-AR1	
EDSOUTH11-1	
EDSOUTHFL07T	
EDUCAP041B	
EHELT 1995-2	
EHELT 1996-1	
EHELT 1996-2	
EHELT 1996-3	
EHELT 1996-4	
EHELT 1997-1	
EHELT 1997-2	
EMLT 1994-1	
EMP1997-1	
EMP1997-2	
EMP1997-3	
EMP1997-4	
EMP1997-5	
EMP1998-1	
EMP1998-2	Y

EMP1998-3	Y
EMP1999-1	Y
ENCORE 2003-1	
FAIT 1993-A	Y
FAM 1998-3	
FAM 1998-4	
FAM 1999-1	
FAM 1999-2	
FAM 1999-3	
FAM1996-2	
FAM1996-3	
FAM1996-4	
FAM1997-1	
FAM1997-2	
FAM1997-3	
FAM1997-4	
FAM1998-1A	
FAM1998-1F	
FB91-IS-1	Y
FB91-IS-2	Y
FB91-SA-3	Y
FBRSI 2005-1	
FBRSI 2005-2	
FBRSI 2005-3	
FBRSI 2005-4	
FBRSI 2005-5	
FDIC 2010-R1	
FDIC 2011-N1	
FDIC 2011-R1	
FDIC 2012-C1	Y
FELMC02A1	
FELMC02B	
FELMC98	
FELMC98A	
FF 2001-FF1	
FF 2001-FF2	
FF 2002-FF1	
FF 2002-FF2	
FF 2002-FF3	
FF 2002-FFA	
FF 2003-FF2	
FF 2003-FF3	
FF 2003-FF4	
FF 2003-FF5	
FF 2003-FFB	
FF 2003-FFC	
FF 2003-FFH1	
FF 2003-FFH2	
FF 2004-FF11	
FF 2004-FF2	
FF 2004-FF4	



Platform Transactions	Previously Omitted Transaction?
FF 2004-FF5	
FF 2004-FF6	
FF 2004-FF7	
FF 2004-FF8	
FF 2004-FFA	
FF 2004-FFH1	
FF 2004-FFH2	
FF 2004-FFH3	
FF 2006-FF1	
FF 2006-FFH1	
FFML 2004-FFC	
FFML 2005-FF6	
FFML 2005-FFH1	
FFML 2006-FF11	
FFML 2006-FF5	
FFML 2006-FF7	
FFML 2006-FF9	
FFMLT 2006-FF15	
FFMLT 2006-FF17	
FFMLT 2006-FFA	
FFMLT 2006-FFB	
FIELDSTONE 2004-3	
FIELDSTONE 2004-4	
FIELDSTONE 2004-5	
FIELDSTONE 2005-1	
FIELDSTONE 2005-2	
FIELDSTONE 2005-3	
FIELDSTONE 2006-1	
FIELDSTONE 2006-2	
FIELDSTONE 2006-3	
FIELDSTONE 2007-1	
FIRST FRANKLIN 02-FF	
FIRST FRANKLIN03-FF1	
FIRST UNION 2000-C2	
FIRST UNION 2001-C1	
FIRST UNION 2001-C2	
FIRST UNION 2001-C3	
FIRST UNION 2001-C4	
FIRST UNION 2002-C1	
FLB 1998-C02	
FNBK95-2	Y
FNLC 2005-3	
FNLC 2005-4	
FNT 1988-1	Y
FNT 1989-1	Y
FR 2000-2	
FR 2001-FRB1	Y
FR 2002-FRB1	
FR 2002-FRB2	

FRB 2000-FR1	
FREMONT 2003-A	
FREMONT 2003-B	
FREMONT 2004-3	
FREMONT 2004-A	
FREMONT 2004-B	
FREMONT 2004-C	
FREMONT 2004-D	
FREMONT 2005-A	
FREMONT 2005-B	
FREMONT 2005-C	
FREMONT 2005-D	
FREMONT 2005-E	
FREMONT 2006-2	
FREMONT 2006-A	
FREMONT 2006-B P1	
FREMONT 2006-B P2	Y
FREMONT 2006-C	
FREMONT 2006-D	
FREMONT 2006-E	
FUCM 2000-C1	
FUCRA 1997-1	Y
FUN 1999-C01	
FUN 1999-C02	
FUN 1999-C04	
GE 2001-02	
GE 2002-1	
GE 2005-C2	
GE 2005-C4	
GE CAP 2002-3	
GE CAP 2003-C1	
GE CAP 2004-C1	
GE CAP 2004-C3	
GE COMMERCIAL 2000-1	
GECMC 2007-C1	
GEH 1997-1	Y
GEH 1997-4	Y
GEH 1998-1	Y
GEH 1998-2	Y
GEH 1999-1	Y
GEH 1999-2	Y
GEH 1999-3	Y
GMAC 2001-C1	
GMAC 2002-C1	
GMAC 2002-C3 A	
GMAC 2003-C2	
GMAC 2004-C1	
GMAC 2004-C3	
GMAC 2006-C1	
GMACM 00-HE4	



Platform Transactions	Previously Omitted Transaction?
GMACM 02-HE1	Y
GMACM 02-HE3	
GMACM 02-HE4	
GMACM 03-HE1	
GMACM 03-HE2	
GMACM 04-HE1	
GMACM 04-HE2	
GMACM 04-HE5	
GMACM 05-AA1	
GMACM 05-HE1	
GMACM 05-HE2	
GMACM 2000-HE2	
GMACM 2006-AR1	
GMACM 2006-J1	
GMC 1999-C01	
GMC 1999-C03	
GMC 1999-CT1	
GMC 2000-C02	
GPMF 2006-OH1	
GREENTREE961	Y
GREENTREE962	Y
GRNPT 2005-AR4	
GRNPT 2005-AR5	
GRNPT 2006-AR1	
GRNPT 2006-AR2	
GRNPT 2006-AR3	
GRNPT MTA 2005-AR1	
GRNPT MTA 2005-AR2	
GRNPT MTA 2005-AR3	
GS 2003-AHL	
GS 2003-C1	
GS 2003-HE2	
GS 2004-8	
GS 2004-C1	
GS 2004-FM1	
GS 2004-FM2	
GS 2005-GG4	
GS 2006-GG6	
GS 2006-GG8	
GS 2007-GG10	
GSAA 2004-7	
GSAA 2005-12	
GSAA 2005-15	
GSAA 2005-3	
GSAA 2005-5	
GSAA 2005-6	
GSAA 2005-7	
GSAA 2005-9	
GSAA 2006-10	

GSAA 2006-11	
GSAA 2006-13	
GSAA 2006-14	
GSAA 2006-15	
GSAA 2006-16	
GSAA 2006-17	
GSAA 2006-18	
GSAA 2006-19	
GSAA 2006-2	
GSAA 2006-20	
GSAA 2006-4	
GSAA 2006-7	
GSAA 2006-8	
GSAA 2006-S1	
GSAA 2007-01	
GSAA 2007-10	
GSAA 2007-2	
GSAA 2007-3	
GSAA 2007-4	
GSAA 2007-5	
GSAA 2007-6	
GSAA 2007-7	
GSAA 2007-8	
GSAA 2007-9	
GSAA 2007-S1	
GSAMP 2005-AHL2	
GSAMP 2005-HE6	
GSAMP 2006-FM2	
GSAMP 2006-FM3	
GSAMP 2006-HE3	
GSAMP 2006-HE4	
GSAMP 2006-HE5	
GSAMP 2006-HE7	
GSAMP 2006-HE8	
GSAMP 2006-NC2	
GSAMP 2006-S4	
GSAMP 2007-FM1	
GSAMP 2007-FM2	
GSAMP 2007-H1	
GSAMP 2007-HE1	
GSAMP 2007-HE2	
GSAMP 2007-HSBC1	
GSAMP 2007-NC1	
GSMSC 12-GC6	
GSMSC 12GCJ7	
GSR 2004-12	
GSR 2004-14	
GSR 2005-9F	
GSR 2005-9FR	Y
GSR 2005-AR1	
GSR 2005-AR2	



Platform Transactions	Previously Omitted Transaction?
GSR 2005-AR3	
GSR 2005-AR4	
GSR 2005-AR5	
GSR 2005-AR6	
GSR 2005-AR7	
GSR 2006-10F	
GSR 2006-1F	
GSR 2006-2F	
GSR 2006-3F	
GSR 2006-5F	
GSR 2006-6F	
GSR 2006-7F	
GSR 2006-8F	
GSR 2006-9F	
GSR 2006-AR1	
GSR 2006-AR2	
GSR 2006-OA1	
GSR 2007-1F	
GSR 2007-2F	
GSR 2007-3F	
GSR 2007-4F	
GSR 2007-5F	
GSR 2007-AR1	
GSR 2007-AR2	
GSR 2007-OA1	
GSR 2007-OA2	
HALO 2007-2	
HALO 2007-AR2	
HARBORVIEW 2003-1	
HARBORVIEW 2003-2	
HARBORVIEW 2004-1	
HARBORVIEW 2004-10	
HARBORVIEW 2004-4	
HARBORVIEW 2004-5	
HARBORVIEW 2004-6	
HARBORVIEW 2004-7	
HARBORVIEW 2004-8	
HARBORVIEW 2005-11	
HARBORVIEW 2005-14	
HARBORVIEW 2005-15	
HARBORVIEW 2005-4	
HARBORVIEW 2005-6	
HARBORVIEW 2005-7	
HARBORVIEW 2006-1	
HARBORVIEW 2006-10	
HARBORVIEW 2006-11	
HARBORVIEW 2006-12	
HARBORVIEW 2006-13	
HARBORVIEW 2006-14	

HARBORVIEW 2006-2	
HARBORVIEW 2006-6	
HARBORVIEW 2006-7	
HARBORVIEW 2006-8	
HARBORVIEW 2007-1	
HARBORVIEW 2007-2	
HARBORVIEW 2007-3	
HARBORVIEW 2007-4	
HARBORVIEW 2007-5	
HARBORVIEW 2007-6	
HARBORVIEW 2007-7	
HARBORVIEW 2007-A	Y
HART10B	
HASCO 2006-OPT2	
HASCO 2005-I1	
HASCO 2005-NC1	
HASCO 2005-NC2	
HASCO 2005-OPT1	
HASCO 2006-HE1	
HASCO 2006-NC1	
HASCO 2006-OPT1	
HASCO 2006-OPT3	
HASCO 2006-OPT4	
HASCO 2006-WMC1	
HASCO 2007-HE1	
HASCO 2007-HE2	
HASCO 2007-NC1	
HASCO 2007-WF1	
HBMT 2004-1	Y
HBMT 2004-2	Y
HBMT 2005-1	Y
HBMT 2005-2	
HBMT 2005-3	
HBMT 2005-4	
HBMT 2005-5	
HBMT 2006-1	
HBMT 2006-2	
HBMT 2007-1	
HESAA00A	
HESAA02	
HESAA03	
HESAA04	
HESAA05	
HESAA06	
HESAA07	
HESAA08	
HESAA09A	
HESAA10-1	
HESAA10-2	
HESAA10-FFEL	
HESAA11-1	



Platform Transactions	Previously Omitted Transaction?
HESAA12-1	
HESAA99A	
HMS 1998-1	
HMS 1998-2	
HOMEFED 1988-1	Y
HOMESTAR 2004-1	
HOMESTAR 2004-2	
HOMESTAR 2004-3	
HOMESTAR 2004-4	
HOMESTAR 2004-5	
HOMESTAR 2004-6	
ICA 1989-2	Y
IMPAC 2004-11	
IMPAC 2004-6	
IMPAC CMB 2004-9	
IMPAC CMB 2005-2	
IMPAC CMB 2005-3	
IMPAC CMB 2005-6	
IRWIN 2002-1	
IRWIN 2002-A	Y
IRWIN 2003-1	
IRWIN 2003-B	
IRWIN 2003-C	
IRWIN 2004-A	
IRWIN 2005-A	
ISAC 2004-3	
ISAC 2004-4	
ISAC 2005-1	
ISAC 2005-2	
ISACFRN20101	
ISLLC09-1	
ISLLC09-2	
ISLLC09-3	
ISLLC11-1	
ISLLC11-A	
ISLLC12-1	
ISMARC061	
ISMARC062	
ISMARC063	
ISMARC064	
ISMARC065	
ISMARC06SUB	
ISMARC072	
ISMARC073	
ISMARC074	
ISMARC075	
ITLA 2002-1 LLC	
IXIS 2006-HE3	
IXIS 2007-HE1	

JP MORGAN 2006-FL1	Y
JP MORGAN 2001-C1	Y
JP MORGAN 2001-CIBC2	
JP MORGAN 2001-CIBC3	
JP MORGAN 2006-FL2	Y
JP MORGAN 2007-FL1	Y
JPALT 2005-S1	
JPALT 2007-A2	
JPALT 2007-S1	
JPM 2000-C9	Y
JPM 2002-C1	
JPM 2002-C2	
JPM 2002-C3	Y
JPM 2002-CIBC4	
JPM 2002-CIBC5	
JPM 2003-A1	
JPM 2003-A2	
JPM 2004-A1	
JPM 2004-A2	
JPM 2004-A3	
JPM 2004-A4	
JPM 2004-A5	
JPM 2004-A6	
JPM 2004-S2	
JPM 2005-A1	
JPM 2005-A2	
JPM 2005-A3	
JPM 2005-A4	
JPM 2005-A5	
JPM 2005-A6	
JPM 2005-A7	
JPM 2005-A8	
JPM 2005-ALT1	
JPM 2005-S1	
JPM 2005-S2	
JPM CHAS 2004-CIBC10	
JPM CHAS 2005-CIBC11	
JPM CHAS 2005-CIBC13	
JPM CHAS 2006-CIBC16	
JPM CHAS 2007-CIBC18	
JPM CHAS 2007-CIBC20	
JPM CHASE 2003-C1	
JPM CHASE 2003-CIBC6	
JPM CHASE 2003-PM1	
JPM CHASE 2004-C1	
JPM CHASE 2004-C2	Y
JPM CHASE 2004-C3	
JPM CHASE 2004-CIBC8	
JPM CHASE 2004-FL1	
JPM CHASE 2004-LN2	Y
JPM CHASE 2005-LDP1	



Platform Transactions	Previously Omitted Transaction?
JPM CHASE 2005-LDP2	
JPM CHASE 2005-LDP3	
JPM CHASE 2005-LDP4	Y
JPM CHASE 2006-LDP6	
JPM CHASE 2006-LDP9	
JPM CHASE 2007-C1	
JPM CHASE 2007-LDP10	
JPMALT 2005-A2	
JPMALT 2006-A1	
JPMALT 2006-A2	
JPMALT 2006-A3	
JPMALT 2006-A4	
JPMALT 2006-A6	
JPMALT 2006-S1	
JPMALT 2006-S2	
JPMALT 2006-S3	
JPMALT 2006-S4	
JPMC 12-CIBX	
JPMC 12-LC9	
JPMC 12-PHH	
JPMC 2011-C5	
JPMC 2012-C6	
JPMC 2012-C8	
JPMMAC 2006-CW2	
JPMMAC 2006-WF1	
JPMMT 2005-S3	
JPMMT 2006-A1	
JPMMT 2006-A2	
JPMMT 2006-A3	
JPMMT 2006-A4	
JPMMT 2006-A6	
JPMMT 2006-A7	
JPMMT 2006-S1	
JPMMT 2006-S2	
JPMMT 2006-S3	
JPMMT 2006-S4	
JPMMT 2007-A3	
JPMMT 2007-A4	
JPMMT 2007-S1	
JPMMT 2007-S2	
JPMMT 2007-S3	
KENTUCKY08A1	
KENTUCKY08A2	
KENTUCKY08A3	
KENTUCKY101	
KP1993MM4	Y
KPAC 1993-1	Y
LABS 2002-A	Y
LABS 2004-2	

LABS1998-2	Y
LBC 1999-C01	
LB-UBS 2004-C2	
LB-UBS 2004-C4	
LHEL98-1	
LMT 2006-5	
LMT 2006-6	
LMT 2006-7	
LMT 2006-9	
LMT 2007-1	
LMT 2007-10	
LMT 2007-4	
LMT 2007-5	
LMT 2007-9	
LMT 2008-2	
LMT 2008-3	
LMT 2008-4	
LMT 2008-6	
LUMINENT 06-3	
LUMINENT 2005-1	
LUMINENT 2006-2	
LUMINENT 2006-4	
LUMINENT 2006-5	
LUMINENT 2006-6	
LUMINENT 2006-7	
LUMINENT 2007-1	
LUMINENT 2007-2	
MABS 2002-OPT1	Y
MABS 2003-OPT1	
MABS 2003-OPT2	
MABS 2004-HE1	
MABS 2004-WMC1	Y
MABS 2005-AB1	
MABS 2005-HE1	
MABS 2005-HE2	
MABS 2005-OPT1	
MABS 2005-WF1	
MABS 2006-AB1	
MABS 2006-AM1	
MABS 2006-AM2	
MABS 2006-AM3	
MABS 2006-FRE1	
MABS 2006-FRE2	
MABS 2006-HE1	
MABS 2006-HE2	
MABS 2006-HE3	
MABS 2006-HE4	
MABS 2006-HE5	
MABS 2006-NC1	
MABS 2006-NC2	
MABS 2006-NC3	



Platform Transactions	Previously Omitted Transaction?
MABS 2006-WMC1	
MABS 2006-WMC2	
MABS 2006-WMC3	
MABS 2006-WMC4	
MABS 2007-HE1	
MABS 2007-HE2	
MABS 2007-WMC1	
MADISON AVE 2002-A	Y
MALT 2002-1	
MALT 2002-2	
MALT 2002-3	
MALT 2003-1	
MALT 2003-2	
MALT 2003-3	
MALT 2003-4	
MALT 2003-5	
MALT 2003-6	
MALT 2003-7	
MALT 2003-8	
MALT 2003-9	
MALT 2004-1	
MALT 2004-10	
MALT 2004-11	
MALT 2004-12	
MALT 2004-13	
MALT 2004-2	
MALT 2004-3	
MALT 2004-4	
MALT 2004-5	
MALT 2004-6	
MALT 2004-7	
MALT 2004-8	
MALT 2004-9	
MALT 2005-1	
MALT 2005-2	
MALT 2005-3	
MALT 2005-4	
MALT 2005-5	
MALT 2005-6	
MALT 2006-1	
MALT 2006-2	
MALT 2006-3	
MALT 2007-1	
MALT 2007-HF1	
MANA 2007-A1	
MANA 2007-A2	
MANA 2007-A3	
MANA 2007-AF1 (I)	
MANA 2007-AF1 (II)	

MANA 2007-F1	
MANA 2007-OAR1	
MANA 2007-OAR2	
MANA 2007-OAR3	
MANA 2007-OAR4	
MANA 2007-OAR5	
MARM 2002-3	
MARM 2003-1	
MARM 2003-2	
MARM 2003-3	
MARM 2003-4	
MARM 2003-5	
MARM 2003-6	
MARM 2003-7	
MARM 2004-1	
MARM 2004-10	
MARM 2004-11	
MARM 2004-12	
MARM 2004-13	
MARM 2004-14	
MARM 2004-15	
MARM 2004-2	
MARM 2004-3	
MARM 2004-4	
MARM 2004-5	
MARM 2004-6	
MARM 2004-7	
MARM 2004-8	
MARM 2004-9	
MARM 2005-1	
MARM 2005-2	
MARM 2005-3	
MARM 2005-6	
MARM 2005-7	
MARM 2005-8	
MARM 2006-2	
MARM 2006-OA1	
MARM 2006-OA2	
MARM 2007-1	
MARM 2007-2	
MARM 2007-3	
MARM 2007-HF1	
MARM 2007-HF2	
MASL 2005-1	
MASL 2006-1	
MASTR 2002-7	
MASTR 2002-8	
MASTR 2003-1	
MASTR 2003-10	
MASTR 2003-11	
MASTR 2003-12	



Platform Transactions	Previously Omitted Transaction?
MASTR 2003-2	
MASTR 2003-3	
MASTR 2003-4	
MASTR 2003-5	
MASTR 2003-6	
MASTR 2003-7	
MASTR 2003-8	
MASTR 2003-9	
MASTR 2004-1	
MASTR 2004-10	
MASTR 2004-11	
MASTR 2004-3	
MASTR 2004-4	
MASTR 2004-5	
MASTR 2004-6	
MASTR 2004-8	
MASTR 2004-9	
MASTR 2004-OPT1	Y
MASTR 2004-OPT2	
MASTR 2005-1	
MASTR 2005-2	
MASTR 2006-1	
MASTR 2006-2	
MASTR 2006-3	
MASTR 2007-1	
MASTR 2007-2	
MBK 1989-1	Y
MDC 2000-LF1	
MEGO96-1	Y
MEGO96-2	
MEGO97-1	
MEGO97-2	
MEGO97-3	
MEGO97-4	
MEL00TBC3	
MEL1998-2	Y
MELLON 2001-TBC1	
MELLON 2002-TBC1	
MELLON 2002-TBC2	
MERCURY 1988-1	Y
MERCURY 1988-2	Y
MERIT 12-1	Y
MERIT 13	Y
MESA 2001-3	
MESA 2002-1	
MFSMDT96-2	Y
MHESAC05B	
MHESAC06A	
MHESAC06C	

MHESAC2012	
ML 2002-A3	
ML 2004-MKB1	
ML 2005-MCP1	
MLC 1998-C02	
MLC 1998-CTA	
MLC 1999-C01	
MLCC 2003-A	
MLCC 2003-B	
MLCC 2003-C	
MLCC 2003-D	
MLCC 2003-E	
MLCC 2003-F	
MLCC 2003-G	
MLCC 2003-H	
MLCC 2004-1	
MLCC 2004-A	
MLCC 2004-B	
MLCC 2004-C	
MLCC 2004-D	
MLCC 2004-E	
MLCC 2004-F	
MLCC 2004-G	
MLCC 2004-HB1	
MLCC 2005-1	
MLCC 2005-2	
MLCC 2005-3	
MLCC 2005-A	
MLCC 2005-B	
MLCC 2006-1	
MLCC 2006-2	
MLCC 2006-3	
MLCC 2007-1	
MLCC 2007-2	
MLCC 2007-3	
ML-CFC 2006-3	
ML-CFC 2007-5	
ML-CFC 2007-9	
MLMBS 2007-1	
MLMBS 2007-2	
MLMBS 2007-3	
MLMI 2002-HE1	
MLMI 2002-NC1	
MLMI 2003-A1	
MLMI 2003-A2	
MLMI 2003-A3	
MLMI 2003-A4	
MLMI 2003-A5	
MLMI 2003-A6	
MLMI 2003-HE1	
MLMI 2003-OPT1	



Platform Transactions	Previously Omitted Transaction?
MLMI 2003-WMC1	
MLMI 2003-WMC2	
MLMI 2003-WMC3	
MLMI 2004-A1	
MLMI 2004-A2	
MLMI 2004-A3	
MLMI 2004-A4	
MLMI 2004-FF1	
MLMI 2004-FM1	
MLMI 2004-HE1	
MLMI 2004-HE2	
MLMI 2004-OPT1	
MLMI 2004-OWNIT1	
MLMI 2004-SL1	
MLMI 2004-SL2	
MLMI 2004-WMC1	
MLMI 2004-WMC2	
MLMI 2004-WMC3	
MLMI 2004-WMC4	
MLMI 2004-WMC5	
MLMI 2005-A1	
MLMI 2005-A10	
MLMI 2005-A2	
MLMI 2005-A3	
MLMI 2005-A4	
MLMI 2005-A5	
MLMI 2005-A6	
MLMI 2005-A7	
MLMI 2005-A8	
MLMI 2005-A9	
MLMI 2005-FM1	
MLMI 2005-HE1	
MLMI 2005-HE2	
MLMI 2005-HE3	
MLMI 2005-NC1	
MLMI 2005-SD1	
MLMI 2005-SL1	
MLMI 2005-SL2	
MLMI 2005-WMC1	
MLMI 2005-WMC2	
MLMI 2006-A1	
MLMI 2006-A2	
MLMI 2006-A3	
MLMI 2006-A4	
MLMI 2006-AF1	
MLMI 2006-AF2 (I)	
MLMI 2006-AF2 (II)	
MLMI 2006-F1	
MLMI 2006-HE1	

MLMI 2006-WMC1	
MLMT 2005-LC1	
MLMT 2007-C1	
MLN 1999-1	
MLN 1999-2	
MLN 2000-1	
MNOHE2012	
MOHELA06F1	
MOHELA06I	
MOHELA06J	
MORGAN 2006-TOP21	
MORTGAGEIT 2004-1	
MORTGAGEIT 2004-2	
MORTGAGEIT 2005-1	
MORTGAGEIT 2005-2	
MORTGAGEIT 2005-3	
MORTGAGEIT 2005-4	
MORTGAGEIT 2005-5	
MORTGAGEIT 2005-AR1	
MORTGAGEIT 2006-1	
MORTGAGEIT 2007-1	
MORTGAGEIT 2007-2	
MRF 1999-BC3	
MRF 2000-BC2	
MRMSC9306A	Y
MRMSC9401	Y
MS 2002-WL1	
MS 2006-TOP23	
MS 2007-TOP25	
MS 2007-TOP27	
MSAC 2003-SD1	
MSAC 2004-OP1	
MSAC 2005-HE3	
MSAC 2005-HE4	
MSAC 2005-HE5	
MSAC 2005-WMC2	
MSAC 2005-WMC3	
MSAC 2005-WMC4	
MSAC 2005-WMC5	
MSAC 2005-WMC6	
MSAC 2006-HE1	
MSAC 2006-HE2	
MSAC 2006-HE8	
MSAC 2006-WMC1	
MSAC 2006-WMC2	
MSAC 2007-HE4	
MSAC 2007-HE5	
MSAC 2007-HE6	
MSAC 2007-HE7	
MSAC 2007-NC2	
MSAC 2007-NC3	



Platform Transactions	Previously Omitted Transaction?
MSAC 2007-NC4	
MSBAM 12-C6	
MSC 2001-PPM	
MSC 2001-TOP1	
MSC 2001-TOP3	
MSC 2001-TOP5	
MSC 2002-HQ	
MSC 2002-TOP7	
MSC 2003-IQ4	
MSC 2003-IQ4/MM	
MSC 2003-IQ4/TN	
MSC 2003-IQ6	
MSC 2003-TOP11	
MSC 2003-TOP9	
MSC 2004-HQ4	
MSC 2004-IQ8	
MSC 2004-TOP13	
MSC 2004-TOP15	
MSC 2005-HQ5	
MSC 2005-HQ6	
MSC 2005-IQ10	
MSC 2005-TOP 17	
MSC 2005-TOP 19	
MSC 2001-IQ	
MSC 2003-HQ2	
MSC 2006-HQ10	
MSC 2006-IQ12	
MSC 2007-HQ11	
MSC 2007-HQ13	
MSCC 11-C3	
MSCC 12-C4	
MSCC HELOC 2007-1	
MSCI 2007-HQ12	
MSCI 2007-IQ15	
MSCI 2007-IQ16	
MSCI 2008-TOP29	
MSDW 2002-NC3	
MSDW 2002-OP1	
MSDW 2003-HYB1	
MSDWCC 2002-1	
MSDWCC 2003-1	Y
MSDWCC 2003-2	
MSDWCC 2005-1	
MSGF1996-1	Y
MSHEL 2007-2	
MSIX 2006-1	
MSLT 2004-02	
MSLT 2005-01	
MSM 2004-2AR	

MSM 2004-1	
MSM 2004-10AR	
MSM 2004-11AR	
MSM 2004-3	
MSM 2004-4	
MSM 2004-5AR	
MSM 2004-6AR	
MSM 2004-7AR	
MSM 2004-8AR	
MSM 2004-9	
MSM 2005-1	
MSM 2005-10	
MSM 2005-11AR	
MSM 2005-2AR	
MSM 2005-3AR	
MSM 2005-4	
MSM 2005-5AR	
MSM 2005-6AR	
MSM 2005-7	
MSM 2005-8SL	
MSM 2005-9AR	
MSM 2006 - 16AX	
MSM 2006-11	
MSM 2006-12XS	
MSM 2006-13AR	
MSM 2006-15XS	
MSM 2006-17XS	
MSM 2006-1AR	
MSM 2006-2	
MSM 2006-3AR	
MSM 2006-5AR	
MSM 2006-6AR	
MSM 2006-7	
MSM 2006-8AR	
MSM 2006-9AR	
MSM 2007-10XS	
MSM 2007-11AR	
MSM 2007-12	
MSM 2007-13	
MSM 2007-14AR	
MSM 2007-15AR	
MSM 2007-1XS	
MSM 2007-2AX	
MSM 2007-3XS	
MSM 2007-5AX	
MSM 2007-6XS	
MSM 2007-7AX	
MSM 2007-8XS	
MSMC 1996-1	
MSMC 1998-WF2	
MSMC 1999-FN1	



Platform Transactions	Previously Omitted Transaction?
MSMC 1999-WF1	
MSSTI 2007-1	
MSSTR 2003-1	
MSSTR 2004-1	
MSSTR 2004-2	
MSSTR 2005-1	
MSSTR 2005-2	
NAAC 1998-HE1	
NAAC 2004-AP3	
NAAC 2005-AP1	
NAAC 2005-AP2	
NAAC 2005-AP3	
NAAC 2005-AR3	
NAAC 2005-AR4	
NAAC 2005-AR5	
NAAC 2005-AR6	
NAAC 2005-S2	
NAAC 2005-S3	
NAAC 2005-S4	
NAAC 2005-WF1	
NAAC 2006-AF1	
NAAC 2006-AF2	
NAAC 2006-AP1	
NAAC 2006-AR1	
NAAC 2006-AR2	
NAAC 2006-AR3	
NAAC 2006-AR4	
NAAC 2006-WF1	
NAAC 2007-1	
NAAC 2007-2	
NAAC 2007-3	
NATIONSTAR 2007-FRE1	
NATIXIS 2007-HE2	
NCMT 2008-1	
NELF2004-2	
NEWCASTLE 2007-1	
NFC 1998-2	
NFC 1999-1	
NFC 1999-2	
NHEL 2005-FM1	
NHEL 2005-HE1	
NHEL 2006-AF1	
NHEL 2006-FM1	
NHEL 2006-FM2	
NHEL 2006-HE1	
NHEL 2006-HE2	
NHEL 2006-HE3	
NHEL 2006-WF1	
NHEL 2007-1	

NHEL 2007-2	
NHEL 2007-3	
NHHEFA11	
NHHELC111	
NHHELC12-1	
NMEAF101	
NMEAF102	
NSLT043	
NSLT044	
NSLT051	
NSLT052	
NSLT053	
NSLT054	
NSLT061	
NSLT062	
NSLT063	
NSLT071	
NSLT072	
NSLT081	
NSLT082	
NSLT083	
NSLT084	
NSLT091	
NSLT092	
NSLT101	
NSLT102	
NSLT20111	
NTHEA1993A	
NTHEA2002A1	
NTHEA2002A2	
NTHEA2002A3	
NTHEA2002B	
NTHEA20032A1	
NTHEA20032A2	
NTHEA2003A1	
NY MORTGAGE 2005-1	
NY MORTGAGE 2005-2	
NY MORTGAGE 2005-3	
NY MORTGAGE 2006-1	
OAKWOOD2000C	Y
OAKWOOD2000D	Y
OMAC 2005-1	
OMAC 2005-2	
OMAC 2005-3	
OMAC 2005-4	
OMAC 2005-5	
OMAC 2006-1	
OMAC 2006-2	
OOMC 2000-1	
OPT ONE 2002-1	
OPT ONE 2003-2	



Platform Transactions	Previously Omitted Transaction?
OPT2000-5	
OPTION ONE 2001-4	
OPTION ONE 2002-2	
OPTION ONE 2002-3	
OPTION ONE 2002-4	
OPTION ONE 2002-5	
OPTION ONE 2002-6	
OPTION ONE 2003-1	
OPTION ONE 2003-3	
OPTION ONE 2003-4	
OPTION ONE 2003-5	
OPTION ONE 2003-6	
OPTION ONE 2004-1	
OPTION ONE 2004-2	
OPTION ONE 2004-3	
OPTION ONE 2005-1	
OPTION ONE 2005-2	
OPTION ONE 2005-3	
OPTION ONE 2005-4	
OPTION ONE 2005-5	
OPTION ONE 2006-1	
OPTION ONE 2006-2	
OPTION ONE 2006-3	
OPTION ONE 2007-1	
OPTION ONE 2007-2	
OPTION ONE 2007-3	
OPTION ONE 2007-4	
OPTION ONE 2007-5	
OPTION ONE 2007-6	
OPTION ONE 2007-CP1	
OPTION ONE 2007-FXD1	
OPTION ONE 2007-FXD2	
OPTION ONE 2007-HL1	
OWNIT 2005-1	
OWNIT 2005-2	
OWNIT 2005-3	
OWNIT 2005-4	
OWNIT 2005-5	
OWNIT 2006-2	
PC 2004-1	
PC 2004-2	
PC 2005-1	
PC 2005-2	
PC 2005-3	
PC 2005-4	
PC 2006-1	
PF 2003-1	
PF 2004-1	
PF 2005-1	

PF 2005-2	
PHH 2008-CIM1	
PHH 2008-CIM2	
PHHAM 2007-1	
PHHAM 2007-2	
PHHAM 2007-3	
PHM88001	
PHM88003	
PHM88005	
PHM90001	
PHM91006	
PHM91007	
PHM91012	
PHM91018	
PHM92010	
PHM92018	
PHM93063	
PHM94025	
PHM94027	
PHMSC 1992-A	Y
PNC 1999-CM1	
PNC 2001-C1	Y
PPHEA2005A-1	
PPHEA20111	
PPHEA20112	
PPSI 2004-MCW1	
PPSI 2004-MHQ1	
PPSI 2004-WCW1	
PPSI 2004-WCW2	
PPSI 2004-WHQ1	
PPSI 2004-WHQ2	
PPSI 2004-WWF1	
PPSI 2005-WCH1	
PPSI 2005-WCW1	
PPSI 2005-WCW2	
PPSI 2005-WCW3	
PPSI 2005-WHQ1	
PPSI 2005-WHQ2	
PPSI 2005-WHQ3	
PPSI 2005-WHQ4	
PPSI 2005-WLL1	
PRIME 2003-1	Y
PRIME 2003-2	Y
PRIME 2003-3	Y
PRIME 2004-1	Y
PRIME 2004-2	Y
PRIME 2004-CL1	Y
PRIME 2004-CL2	Y
PRIME 2005-1	Y
PRIME 2005-2	
PRIME 2005-3	



Platform Transactions	Previously Omitted Transaction?
PRIME 2005-4	
PRIME 2005-5	
PRIME 2006-1	
PRIME 2006-CL1	
PROVIDENT 1999-3	
PROVIDENT 2000-1	
PROVIDENT 2000-2	
PSB 1997-3	
PSB 1997-4	
PSSFC 2003-PWR1	
RBSGC 2005-A	
RBSGC 2007-B	
RENAISSANCE 2002-1	
RENAISSANCE 2002-2	
RENAISSANCE 2002-3	
RENAISSANCE 2002-4	
RENAISSANCE 2003-1	
RENAISSANCE 2003-3	
RENAISSANCE 2003-4	
RENAISSANCE 2004-1	
RENAISSANCE 2004-2	
RENAISSANCE 2004-3	
RENAISSANCE 2004-4	
RENAISSANCE 2005-1	
RENAISSANCE 2005-2	
RENAISSANCE 2005-3	
RENAISSANCE 2005-4	
RENAISSANCE 2006-1	
RENAISSANCE 2006-2	
RENAISSANCE 2006-3	
RENAISSANCE 2006-4	
RENAISSANCE 2007-1	
RENAISSANCE 2007-2	
RENAISSANCE 2007-3	
RMSC 1991-14	Y
RMSC90-5B	Y
RMSC91-15	Y
RMSC91-16	Y
RMSC91-17	Y
RMSC91-19	Y
RMSC91-8	Y
RMSC92-4	Y
RNF95001	Y
SABR 2004-DO1	
SABR 2004-DO2	
SABR 2004-OP1	
SABR 2004-OP2	
SABR 2005-FR1	
SABR 2005-FR2	

SABR 2005-FR3	
SABR 2005-FR4	
SABR 2005-FR5	
SABR 2005-HE1	
SABR 2005-OP1	
SABR 2005-OP2	
SABR 2006-FR1	
SABR 2006-FR2	
SABR 2006-FR3	
SABR 2006-HE1	
SABR 2006-HE2	
SABR 2006-NC1	
SABR 2006-NC2	
SABR 2006-NC3	
SABR 2006-OP1	
SABR 2006-WM1	
SABR 2006-WM2	
SACO 1999-3	
SACO 2007-1	
SAIL 2003-BC1	
SAIL 2003-BC10	
SAIL 2003-BC11	
SAIL 2003-BC12	
SAIL 2003-BC13	
SAIL 2003-BC2	
SAIL 2003-BC3	
SAIL 2003-BC4	
SAIL 2003-BC5	
SAIL 2003-BC6	
SAIL 2003-BC7	
SAIL 2003-BC8	
SAIL 2003-BC9	
SAIL 2004-10	
SAIL 2004-11	
SAIL 2004-2	
SAIL 2004-3	
SAIL 2004-4	
SAIL 2004-5	
SAIL 2004-6	
SAIL 2004-7	
SAIL 2004-8	
SAIL 2004-9	
SAIL 2004-BNC1	
SAIL 2004-BNC2	
SAIL 2005-1	
SAIL 2005-10	
SAIL 2005-11	
SAIL 2005-2	
SAIL 2005-3	
SAIL 2005-4	
SAIL 2005-5	



Platform Transactions	Previously Omitted Transaction?
SAIL 2005-6	
SAIL 2005-7	
SAIL 2005-8	
SAIL 2005-9	
SAIL 2006-1	
SAIL 2006-2	
SAIL 2006-3	
SAIL 2006-4	
SAIL 2006-BNC1	
SAIL 2006-BNC2	
SAIL 2006-BNC3	
SAL1997LB4	
SAL1997LB6	
SAL97LB5	
SALOMON 00-C3	Y
SALOMON 2001-C1	
SALOMON 2001-C2	
SALOMON 2002-KEY2	
SAM 1999-1	Y
SAM 1999-2	
SAMI 2001-04	
SAMI 2002-AR2	Y
SAMI 2002-AR3	Y
SAMI 2002-AR4	Y
SAMI 2002-AR5	Y
SAMI 2003-AR1	
SAMI 2003-AR2	
SAMI 2003-AR3	
SAMI 2003-AR4	
SAMI 2003-CL1	Y
SAMI 2004-AR2	
SAMI II 2004-AR1	
SAMI II 2004-AR3	
SAMI II 2004-AR4	
SAMI II 2004-AR5	
SAMI II 2004-AR-6	
SAMI II 2004-AR7	
SAMI II 2004-AR8	
SAMI II 2005-AR1	
SAMI II 2005-AR2	
SAMI II 2005-AR3	
SAMI II 2005-AR4	
SAMI II 2005-AR5	
SAMI II 2005-AR6	
SAMI II 2005-AR7	
SAMI II 2005-AR8	
SAMI II 2006-AR1	
SAMI II 2006-AR2	
SAMI II 2006-AR3	

SAMI II 2006-AR4	
SAMI II 2006-AR5	
SAMI II 2006-AR6	
SAMI II 2006-AR7	
SAMI II 2006-AR8	
SAMI II 2007-AR1	
SAMI II 2007-AR2	
SAMI II 2007-AR3	
SAMI II 2007-AR4	
SAMI II 2007-AR5	
SAMI II 2007-AR6	
SAMI II 2007-AR7	
SARM 2004-1	
SARM 2004-10	
SARM 2004-12	
SARM 2004-14	
SARM 2004-16	
SARM 2004-18	
SARM 2004-20	
SARM 2004-4	
SARM 2004-5	
SARM 2004-7	
SARM 2004-9 XS	
SARM 2005-1	
SARM 2005-11	
SARM 2005-12	
SARM 2005-14	
SARM 2005-15	
SARM 2005-17	
SARM 2005-18	
SARM 2005-20	
SARM 2005-21	
SARM 2005-22	
SARM 2005-23	
SARM 2005-4	
SARM 2005-7	
SARM 2006-1	
SARM 2006-2	
SARM 2006-3	
SARM 2006-4	
SARM 2006-5	
SARM 2006-6	
SARM 2006-7	
SARM 2006-8	
SARM 2006-9	
SARM 2007-1	
SARM 2007-11	
SARM 2007-2	
SARM 2007-3	
SARM 2007-4	
SARM 2007-6	



Platform Transactions	Previously Omitted Transaction?
SARM 2007-9	
SARM 2008-1	
SAS93005	
SAS93006	
SAS94006	
SASC 1995-2	
SASC 1996-4	
SASC 1997-2	
SASC 1998-11	Y
SASC 1998-2	
SASC 1998-3	
SASC 1998-6	
SASC 1998-8	
SASC 1999-SP1	
SASCO 2001-1	Y
SASCO 2001-11	
SASCO 2001-2	Y
SASCO 2001-21A	
SASCO 2001-6	
SASCO 2001-9	Y
SASCO 2002 HF-2	
SASCO 2002-1A	
SASCO 2002-23XS	Y
SASCO 2002-3	Y
SASCO 2002-5A	
SASCO 2002-8A	Y
SASCO 2002-9	Y
SASCO 2002-AL1	
SASCO 2002-BC1	
SASCO 2002-HF1	
SASCO 2003-15A	
SASCO 2003-17A	
SASCO 2003-22A	
SASCO 2003-26A	
SASCO 2003-34A	
SASCO 2003-6A	
SASCO 2003-S2	
SASCO 2004-S2	
SASCO 2004-S3	
SASCO 2005-NC2	
SASCO 2005-S6	
SASCO 2005-WF1	
SASCO 2005-WF2	
SASCO 2005-WF3	
SASCO 2005-WF4	
SASCO 2006-AM1	
SASCO 2006-BC1	
SASCO 2006-BC2	
SASCO 2006-BC3	

SASCO 2006-BC4	
SASCO 2006-BC5	
SASCO 2006-BC6	
SASCO 2006-OPT1	
SASCO 2006-WF1	
SASCO 2006-WF2	
SASCO 2006-WF3	
SASCO 2007-BC1	
SASCO 2007-BC3	
SASCO 2007-EQ1	
SASCO 2007-OSI	
SASCO 2007-WF1	
SASCO 2007-WF2	
SASCO TIAA 2007-C4	
SASI 1993-7	
SASI93-6	
SASI940W4	Y
SBMS 2002-CIT1	
SBMS 2003-1	
SBMS 2003-HYB1	
SBMS 2003-NBC1	
SBMS 2003-UP2	
SBMSVII 1993-6A	
SBMSVII 1998-AQ1	
SBMSVII 2000-C1	
SBMSVII 2000-C2	
SCSLC2004	
SCSLC2005	
SCSLC2006	
SCSLC2006A	
SCSLC2008-1	
SDART101	
SDART102	
SDART112	
SDART121	
SDART124	
SEMT 2011-1	
SEMT 2011-2	
SEMT 2012-1	
SEMT 2012-2	
SEMT 2012-3	
SEMT 2012-4	
SEMT 2012-5	
SEMT 2012-6	
SEQUOIA 10	
SEQUOIA 10H1	
SEQUOIA 11	
SEQUOIA 2003-1	
SEQUOIA 2003-2	
SEQUOIA 2003-3	
SEQUOIA 2003-4	



Platform Transactions	Previously Omitted Transaction?
SEQUOIA 2003-5	
SEQUOIA 2003-8	
SEQUOIA 2004-1	
SEQUOIA 2004-10	
SEQUOIA 2004-11	
SEQUOIA 2004-12	
SEQUOIA 2004-3	
SEQUOIA 2004-4	
SEQUOIA 2004-5	
SEQUOIA 2004-6	
SEQUOIA 2004-7	
SEQUOIA 2004-8	
SEQUOIA 2004-9	
SEQUOIA 2005-1	
SEQUOIA 2005-2	
SEQUOIA 2005-3	
SEQUOIA 2005-4	
SEQUOIA 2006-1	
SEQUOIA 2007-1	
SEQUOIA 2007-2	
SEQUOIA 2007-3	
SEQUOIA 2007-4	
SEQUOIA 9	
SEQUOIA HE 2004-1	
SGMS 2005-OPT1	
SGMS 2006-FRE1	
SGMS 2006-FRE2	
SGMS 2006-OPT2	
SMSC 1992-1	Y
SMSC 1992-2	Y
SMSC 1992-3	Y
SMSC 1992-4	Y
SMSC 1992-6	Y
SMSC 1994-2	Y
SMT 2000-4	
SMT91-01	Y
SMT91-05	Y
SMT91-08	Y
SMT92-02	Y
SMT92-03	Y
SMT92-05	Y
SMT92-06	Y
SMT92-08	Y
SMT92-09	Y
SMT92-11	Y
SMT92-12	Y
SMT93-02	Y
SMT93-03	Y
SMT93-04	Y

SMT93-05	Y
SMT93-06	Y
SPSAC 1997-2	
SPSAC 1998-1	
SPSAC 1998-2	
SQALT 2006-1	
STACS 2007-01	
STALT 2006-1F	
STARM 2007-1	
STARM 2007-2	
STARM 2007-3	
STARM 2007-4	
STARM 2007-S1	
SV 2001-01	Y
SV 2006-02	
SV 2006-03	
SV 2006-EQ2	
SV 2007-1	
SV 2007-OPT1	
SV 2007-OPT2	
SV 2007-OPT3	
SV 2007-OPT4	
SV 2007-OPT5	
TABERNA REALTY	Y
TBW 06-2	
TBW 2006-1	
TBW 2006-3	
TBW 2006-4	
TBW 2006-5	
TBW 2006-6	
TBW 2007-1	
TBW 2007-2	
TERWIN 2003-4HE	Y
TERWIN 2003-5SL	Y
TERWIN 2003-8HE	
THORNBURG 2002-3	Y
THORNBURG 2002-4	Y
THORNBURG 2003-1	Y
THORNBURG 2003-2	Y
THORNBURG 2003-3	Y
THORNBURG 2003-4	Y
THORNBURG 2003-5	Y
THORNBURG 2003-6	Y
THORNBURG 2004-1	Y
THORNBURG 2004-2	Y
THORNBURG 2004-3	Y
THORNBURG 2004-4	Y
THORNBURG 2005-1	Y
THORNBURG 2005-2	
THORNBURG 2005-3	
THORNBURG 2005-4	



Platform Transactions	Previously Omitted Transaction?
THORNBURG 2006-1	
THORNBURG 2006-2	
THORNBURG 2006-3	
THORNBURG 2006-4	
THORNBURG 2006-5	
THORNBURG 2006-6	
THORNBURG 2007-1	
THORNBURG 2007-2	
THORNBURG 2007-3	
THORNBURG 2007-4	
THORNBURG 2007-5	
THORNBURG 2008-1	
TMS 1988-1	Y
TMS 1988-2	Y
TMS 1988-3	Y
TMS 1988-4	Y
TMS 1988-5	Y
TMTS 2005-18ALT	
UTAH SBR11A	
UTAHSBR10EE	
UTAHSBR111	
UTAHSBR20121	
WACHOVIA 2006-C23	
WACHOVIA 2006-C25	
WACHOVIA 2006-C26	
WACHOVIA 2006-C27	
WACHOVIA 2006-C28	
WACHOVIA 2006-C29	
WACHOVIA 2007-30	
WACHOVIA 2007-C31	
WACHOVIA 2007-C32	
WACHOVIA 2007-C33	
WACHOVIA 2007-C34	
WACM 2002-C1	
WACM 2002-C2	
WACM 2003-C3	
WACM 2003-C5	
WACM 2003-C6	
WACM 2003-C8	
WACM 2004-C10	
WACM 2004-C11	
WACM 2004-C15	
WACM 2005-C16	
WACM 2005-C17	
WACM 2005-C19	
WACM 2005-C21	
WACM 2005-C22	
WFALT 02-01	
WFALT 2003-1	

WFALT 2005-1	
WFALT 2005-2	
WFALT 2007-PA1	
WFALT 2007-PA2	
WFALT 2007-PA3	
WFALT 2007-PA4	
WFALT 2007-PA5	
WFALT 2007-PA6	
WFCM 12-LC5	
WFHET 2004-1	
WFHET 2004-2	
WFHET 2005-1	
WFHET 2005-2	
WFHET 2005-3	
WFHET 2005-4	
WFHET 2006-1	
WFHET 2006-2	
WFHET 2006-3	
WFHET 2007-1	
WFHET 2007-2	
WFMBBS 02-01	
WFMBBS 02-10	
WFMBBS 02-14	
WFMBBS 02-18	
WFMBBS 02-20	
WFMBBS 02-22	
WFMBBS 05-1	
WFMBBS 05-10	
WFMBBS 05-11	
WFMBBS 05-12	
WFMBBS 05-13	
WFMBBS 05-14	
WFMBBS 05-15	
WFMBBS 05-16	
WFMBBS 05-17	
WFMBBS 05-18	
WFMBBS 05-2	
WFMBBS 05-3	
WFMBBS 05-4	
WFMBBS 05-5	
WFMBBS 05-6	
WFMBBS 05-7	
WFMBBS 05-8	
WFMBBS 05-9	
WFMBBS 05-AR1	Y
WFMBBS 05-AR10	
WFMBBS 05-AR11	Y
WFMBBS 05-AR12	Y
WFMBBS 05-AR13	Y
WFMBBS 05-AR14	Y
WFMBBS 05-AR15	Y



Platform Transactions	Previously Omitted Transaction?
WFMB5 05-AR16	Y
WFMB5 05-AR2	
WFMB5 05-AR3	
WFMB5 05-AR4	
WFMB5 05-AR5	
WFMB5 05-AR6	
WFMB5 05-AR7	
WFMB5 05-AR8	
WFMB5 05-AR9	
WFMB5 06-AR1	Y
WFMB5 06-AR2	
WFMB5 06-AR3	
WFMB5 06-AR4	
WFMB5 06-AR5	
WFMB5 06-AR6	
WFMB5 06-AR7	
WFMB5 06-AR8	
WFMB5 2003-10	
WFMB5 2003-11	
WFMB5 2003-12	
WFMB5 2003-13	
WFMB5 2003-14	
WFMB5 2003-15	
WFMB5 2003-16	
WFMB5 2003-17	
WFMB5 2003-18	
WFMB5 2003-19	
WFMB5 2003-2	
WFMB5 2003-3	
WFMB5 2003-4	
WFMB5 2003-5	
WFMB5 2003-6	
WFMB5 2003-7	
WFMB5 2003-8	
WFMB5 2003-9	
WFMB5 2003-A	
WFMB5 2003-B	
WFMB5 2003-C	
WFMB5 2003-D	
WFMB5 2003-E	
WFMB5 2003-F	
WFMB5 2003-G	
WFMB5 2003-H	
WFMB5 2003-I	
WFMB5 2003-J	
WFMB5 2003-K	
WFMB5 2003-L	
WFMB5 2003-M	
WFMB5 2003-N	

WFMBS 2003-O	
WFMBS 2004-1	
WFMBS 2004-2	
WFMBS 2004-3	
WFMBS 2004-4	
WFMBS 2004-5	
WFMBS 2004-6	
WFMBS 2004-7	
WFMBS 2004-8	
WFMBS 2004-A	
WFMBS 2004-AA	
WFMBS 2004-B	
WFMBS 2004-BB	
WFMBS 2004-C	
WFMBS 2004-CC	
WFMBS 2004-D	
WFMBS 2004-DD	
WFMBS 2004-E	
WFMBS 2004-EE	
WFMBS 2004-F	
WFMBS 2004-G	
WFMBS 2004-H	
WFMBS 2004-I	
WFMBS 2004-J	
WFMBS 2004-K	
WFMBS 2004-L	
WFMBS 2004-M	
WFMBS 2004-N	
WFMBS 2004-O	
WFMBS 2004-P	
WFMBS 2004-Q	
WFMBS 2004-R	
WFMBS 2004-S	
WFMBS 2004-T	
WFMBS 2004-U	
WFMBS 2004-V	
WFMBS 2004-W	
WFMBS 2004-X	
WFMBS 2004-Y	
WFMBS 2004-Z	
WFMBS 2006-1	
WFMBS 2006-10	
WFMBS 2006-11	
WFMBS 2006-12	
WFMBS 2006-13	
WFMBS 2006-14	
WFMBS 2006-15	
WFMBS 2006-16	
WFMBS 2006-17	
WFMBS 2006-18	
WFMBS 2006-19	



Platform Transactions	Previously Omitted Transaction?
WFMBBS 2006-2	
WFMBBS 2006-20	
WFMBBS 2006-3	
WFMBBS 2006-4	
WFMBBS 2006-5	
WFMBBS 2006-6	
WFMBBS 2006-7	
WFMBBS 2006-8	
WFMBBS 2006-9	
WFMBBS 2006-AR1	
WFMBBS 2006-AR11	
WFMBBS 2006-AR12	
WFMBBS 2006-AR13	
WFMBBS 2006-AR14	
WFMBBS 2006-AR15	
WFMBBS 2006-AR16	
WFMBBS 2006-AR17	
WFMBBS 2006-AR18	
WFMBBS 2006-AR19	
WFMBBS 2007-1	
WFMBBS 2007-10	
WFMBBS 2007-11	
WFMBBS 2007-12	
WFMBBS 2007-13	
WFMBBS 2007-14	
WFMBBS 2007-15	
WFMBBS 2007-16	
WFMBBS 2007-17	
WFMBBS 2007-2	
WFMBBS 2007-3	
WFMBBS 2007-4	
WFMBBS 2007-5	
WFMBBS 2007-6	
WFMBBS 2007-7	
WFMBBS 2007-8	
WFMBBS 2007-9	
WFMBBS 2007-AR10	
WFMBBS 2007-AR3	
WFMBBS 2007-AR4	
WFMBBS 2007-AR5	
WFMBBS 2007-AR6	
WFMBBS 2007-AR7	
WFMBBS 2007-AR8	
WFMBBS 2007-AR9	
WFMBBS 2008-1	
WFMBBS 2008-AR1	
WFMBBS 2008-AR2	
WFRBS 11-C5	
WFRBS 12-C10	

WFRBS 12-C6	
WFRBS 12-C7	
WFRBS 12-C8	
WFRBS 12-C9	
WMC 1989-1	Y
WMC 1989-1R	Y
WMLT 2005-B	
WRLLC2000A1	
WRLLC2001A2	
WRLLC2002A3	
WRLLC2002A4	
WRLLC2003A1	
WRLLC2004A1	
WRLLC2004A2	
WSLC2010	
ZUNI 2006-OA1	

Appendix B to the Company's Assessment of Compliance with the Applicable Servicing Criteria

The Company has amended its assessment of compliance dated February 28, 2013 to include certain previously omitted transactions in its Platform.

The Assessment herein has been corrected to reflect the inclusion of certain previously omitted transactions in the Platform. Based on the definition of the Platform, such previously omitted transactions and securities have been identified by management as part of the Platform. The assessment herein includes the listing of the transactions and securities in Appendix A which were subject to the Company's assessment that it complied in all material respects with the Applicable Servicing Criteria, except as described on Schedule A and B. The previously omitted transactions have been identified in Appendix A.

Report of Independent Registered Public Accounting Firm

The Board of Directors

The Corporate Trust Services division of Wells Fargo Bank, National Association:

We have examined the Corporate Trust Services division of Wells Fargo Bank, National Association's (the Company) compliance with the servicing criteria set forth in Item 1122(d) of the Securities and Exchange Commission's Regulation AB for publicly-issued (i.e., transaction-level reporting initially required under the Securities Exchange Act of 1934, as amended) and certain privately-issued (i.e., for which transaction-level reporting is required pursuant to contractual obligation) residential mortgage-backed securities, commercial mortgage-backed securities and other asset-backed securities for which the Company provides master servicing, trustee, securities administration and/or paying agent services, excluding any such securities issued by an agency or instrumentality of the U.S. government (other than the Federal Deposit Insurance Corporation) or any government sponsored entity, and further excluding the transactions issued prior to 2006 for which Wells Fargo outsources all material servicing activities (as defined by Regulation AB) (the Platform), except for servicing criteria 1122(d)(4)(ii), 1122(d)(4)(iv), 1122(d)(4)(v), 1122(d)(4)(viii), 1122(d)(4)(ix), 1122(d)(4)(x), 1122(d)(4)(xi), 1122(d)(4)(xii) and 1122(d)(4)(xiii), which the Company has determined are not applicable to the activities it performs with respect to the Platform, as of and for the twelve months ended December 31, 2012. Management is responsible for the Company's compliance with the servicing criteria. Our responsibility is to express an opinion on the Company's compliance based on our examination. Appendix A to the Assessment of Compliance with the Applicable Servicing Criteria identifies the individual transactions and securities defined by management as constituting the Platform.

Our examination was conducted in accordance with the standards of the Public Company Accounting Oversight Board (United States) and, accordingly, included examining, on a test basis, evidence about the Company's compliance with the servicing criteria specified above and performing such other procedures as we considered necessary in the circumstances. Our examination included testing selected asset-backed transactions and securities that comprise the Platform, testing selected servicing activities related to the Platform, and determining whether the Company processed those selected transactions and performed those selected activities in compliance with the servicing criteria. Furthermore, our procedures were limited to the selected transactions and servicing activities performed by the Company during the period covered by this report. Our procedures were not designed to determine whether errors may have occurred either prior to or subsequent to our tests that may have affected the balances or amounts calculated or reported by the Company during the period covered by this report for the selected transactions or any other transactions. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination on the Company's compliance with the servicing criteria.

As described in management's Assessment of Compliance With the Applicable Servicing Criteria, for servicing criterion 1122(d)(4)(i), the Company has engaged a vendor to perform the activities required by this servicing criterion. The Company has determined that this vendor is not considered a "servicer" as defined in Item 1101(j) of Regulation AB, and the Company has elected to take responsibility for assessing compliance with the servicing criterion applicable to this vendor as permitted by Interpretation 17.06 of the SEC Division of Corporation Finance Manual of Publicly Available Telephone Interpretations ("Interpretation 17.06"). As permitted by Interpretation 17.06, the Company has asserted that it has policies and procedures in place designed to provide reasonable assurance that the vendor's activities comply in all material respects with the servicing criterion applicable to the vendor. The Company is solely responsible for determining that it meets the SEC requirements to apply Interpretation 17.06 for the vendor and related criterion as described in management's Assessment of Compliance With the Applicable Servicing Criteria, and we performed no procedures with respect to the Company's eligibility to apply Interpretation 17.06.

Our examination disclosed the following material noncompliance with servicing criteria 1122(d)(3)(i)(B) and 1122(d)(3)(ii), as applicable to the Company during the twelve months ended December 31, 2012:

- With respect to servicing criterion 1122(d)(3)(i)(B), certain reports to investors did not provide information calculated in accordance with the terms specified in the transaction agreements.
- With respect to servicing criterion 1122(d)(3)(ii), certain amounts due to investors were not allocated and remitted in accordance with timeframes, distribution priority and other terms set forth in the transaction agreements.

As discussed in Appendix B to the Company's Assessment of Compliance with the Applicable Servicing Criteria, the Company has amended its assessment of compliance to include certain previously omitted transactions in its Platform. Accordingly, this report supersedes our report previously issued and dated February 28, 2013.

In our opinion, except for the material noncompliance described above, the Company complied with the aforementioned servicing criteria, including servicing criterion 1122(d)(4)(i) for which compliance is determined based on Interpretation 17.06 as described above, as of and for the twelve months ended December 31, 2012, in all material respects.

We do not express an opinion or any form of assurance on Management's Discussion on Material Instances of Noncompliance by the Company included in Schedule B of the Company's Assessment of Compliance with the Applicable Servicing Criteria.

/s/ KPMG LLP

Chicago, Illinois
December 20, 2013



**Wells Fargo Bank, National
Association
9062 Old Annapolis Rd.
Columbia, Maryland 21045**

Date: December 20, 2013

To: Recipients of the 2012 Core Platform Assessment & 2012 Core Platform Attestation Provided by the Corporate Trust Division of Wells Fargo

Re: Notice Regarding Wells Fargo Core Platform Regulation AB 2012 Compliance Reports

The Corporate Trust Services Division of Wells Fargo Bank, N.A. (such Division is referred to in this letter as, "Wells Fargo") writes this letter to notify you that Wells Fargo has issued a revised assessment of compliance and attestation for the Core Platform relating to the year ended December 31, 2012.

Reference is made to (i) the assessment of compliance with applicable servicing criteria prepared by Wells Fargo as of and for the year ended December 31, 2012 and relating to the Core Platform (defined below) (the "2012 Core Platform Assessment"), which reported certain material instances of noncompliance, (ii) the attestation report of KPMG LLP ("KPMG"), the independent registered public accounting firm engaged by Wells Fargo to issue such attestation in connection with the 2012 Core Platform Assessment (the "2012 Core Platform Attestation"), (iii) the platform established and maintained by Wells Fargo and defined on the 2012 Core Platform Assessment, consisting of publicly-issued and certain privately-issued residential mortgage-backed securities ("RMBS"), commercial mortgage-backed securities ("CMBS"), and other asset-backed securities ("ABS") transactions for which Wells Fargo provides master servicing, trustee, securities administration and/or paying agent services (the "Core Platform"), and (iv) the list of individual transactions constituting the Core Platform (the "Transaction Listing") maintained by Wells Fargo. For purposes of this notice, "Applicable Servicing Criteria" means the servicing criteria set forth in the Securities and Exchange Commission's Regulation AB, Item 1122(d) that Wells Fargo has identified on the 2012 Core Platform Assessment as the "Applicable Servicing Criteria" for the Core Platform.

The Transaction Listing was attached to a management representation letter and assertion issued by Wells Fargo each year to KPMG in connection with defining the Core Platform.

Background

Wells Fargo has determined that, due to an administrative error, it inadvertently omitted certain RMBS, CMBS and ABS transactions from the Transaction Listing. For the 2012 reporting year, there were a total of 265 RMBS, CMBS and ABS transactions

omitted from the Transaction Listing. Of the 265 omitted transactions, there were a total of 239 RMBS, 20 CMBS, and 6 ABS transactions omitted from the Transaction Listing. For the 2012 reporting year, the total number of transactions on the Transaction Listing should have been 2755, which amount includes the omitted 265 transactions. Regarding the 239 omitted RMBS transactions, all but 16 RMBS transactions were issued prior to January 1, 2006, the date Regulation AB was adopted. Regarding the 20 omitted CMBS transactions, 15 transactions were issued prior to January 1, 2006. Regarding the 6 omitted ABS transactions, all 6 transactions were issued prior to January 1, 2006. The 265 omitted transactions have been identified on Appendix A to the revised assessment discussed below and included with this notice. The omission of many of the 265 transactions from the Transaction Listing started in the year the transaction closed and has continued through 2012. Based on its Core Platform description, Wells Fargo should have included these 265 transactions on the Transaction Listing.

Because of the omission of the 265 transactions from the Transaction Listing, such transactions were not part of the population of transactions subject to testing performed in connection with the 2012 Core Platform Attestation. Aside from the omission itself of certain transactions from the Transaction Listing, management of Wells Fargo does not believe that the omission of the 265 transactions from the Transaction Listing affected the accuracy of its 2012 Core Platform Assessment including management's assertion therein that for the 2012 reporting period Wells Fargo complied in all material respects with the Applicable Servicing Criteria, except for the material noncompliance described in Schedule A and B to the 2012 Core Platform Assessment.

Issuance of Revised Reg AB Compliance Reports

Because of the above findings, Wells Fargo has determined that both the 2012 Core Platform Assessment and 2012 Core Platform Attestation were issued in error and thus the recipients of such reports should no longer rely upon such previously issued reports of Wells Fargo and KPMG.

As a result, Wells Fargo has enclosed with this notification a revised assessment of compliance with Applicable Servicing Criteria for the Core Platform, including the previously omitted transactions, as of and for the year ended December 31, 2012. Also enclosed is KPMG's compliance attestation report on Wells Fargo's compliance with Applicable Servicing Criteria for the Core Platform.

While none of the 265 omitted transactions are currently subject to the reporting requirements of the Securities Exchange Act of 1934, as amended (the "34' Act"), Wells Fargo understands that the issuance of a revised 2012 assessment and attestation for the Core Platform presents disclosure ramifications for other non-omitted transactions that are currently subject to the reporting requirements of the 34' Act. Wells Fargo also understands that its omission of transactions from the Transaction Listing in prior years may raise disclosure questions as well. Wells Fargo would like to discuss these ramifications and questions as soon as possible with the issuer/registrant and its counsel

and help develop an appropriate disclosure plan. In addition, Wells Fargo will be available to participate in any calls needed to discuss the issue with the SEC Staff.

Wells Fargo is taking steps to ensure that there are no more omissions from any future Transaction Listing and will adopt such additional measures as necessary to prevent any such future omissions including among other things reorganizing and/or re-training personnel and instituting enhanced controls over the process related to the maintenance of the Transaction Listing.

If you have any questions about this notification, please do not hesitate to contact Carol Tracey at 321.632.9533; carol.j.tracey@wellsfargo.com.

WELLS FARGO BANK, N.A.