Exhibit 3

Todd, yes, this email is correct. And, thank you for taking time away from your family to meet with me. I also enjoyed being able to meet you face to face. Laura

LAURA WASSMER

Home Loan Consultant Wells Fargo Home Mortgage M3416-011 2000 Shawnee Mission Parkway Mission, KS 66205 (913) 384-8314 Tel (913) 522-7063 Cell (913) 789-0849 Fax LAURA.S.WASSMER@plazamortgageservices.com www.laurawassmer.com

This is an unsecured email service which is not intended for sending confidential or sensitive information. Please do not include your social security number, account number, or any other personal or financial information in the content of the email. This may be a promotional email. To discontinue receiving promotional emails from Wells Fargo Bank N.A., including Wells Fargo Home Mortgage, click here <u>NoEmailRequest@wellsfargo.com</u>. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. All rights reserved. Equal Housing Lender. Wells Fargo Home Mortgage-2701 Wells Fargo Way-Minneapolis, MN 55467-8000

From: Todd A Baird [mailto:todd.a.baird@jpmorgan.com] Sent: Monday, October 18, 2010 8:01 AM To: WASSMER, LAURA S Cc: Kal X Grant Subject: Following up

Laura,

I enjoyed meeting you last night and I am glad we were able to meet face to face.

I wanted to make sure your email address was correct and send out my information below. I will get back in touch with you regarding next steps which will probably be a conference call with Kal.

Thanks again.

Todd

Todd Baird | Private Banker | J.P. Morgan | 2200 Ross Avenue, 7th Floor, Dallas, TX 75201 | T: (214) 965-3459 | F: (214) 965-3726 | todd.a.baird@jpmorgan.com | jpmorgan.com

Alternate contacts:

Joan Kirby | T: (214) 965-3594 | joan.x.kirby@jpmorgan.com Kellie Crewse | T: (214) 965-3574 | kellie.l.crewse@jpmorgan.com



This email is confidential and subject to important disclaimers and conditions including on offers for the purchase or sale of securities, accuracy and completeness of information, viruses, confidentiality, legal privilege, and legal entity disclaimers, available at http://www.jpmorgan.com/pages/disclosures/email.