Independent Foreclosure Review

Important Notice:
Your loan may be eligible for an Independent Foreclosure Review that may result in compensation or other remedy.
Please respond by April 30, 2012.

Loan Number: [redacted]

Reference Number: [redacted]

Property Address:
[redacted]

[redacted]

If you have more than one mortgage account that meets the initial criteria for an independent review, you will receive a separate notice for each. You will need to submit a separate Request For Review Form for each account.

You are receiving this notice because the above property is or was active in the foreclosure process between January 1, 2009 and December 31, 2010.

Si usted habla español, tenemos representantes que pueden asistirle en su idioma.

The Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency (federal bank regulators) have required an **Independent Foreclosure Review** to identify customers who may have been financially injured as a result of errors, misrepresentations, or other deficiencies made during the foreclosure process. [redacted] records indicate that your loan may meet the initial criteria:

- Your mortgage loan was active in the foreclosure process between January 1, 2009 and December 31, 2010.
- The property was your primary residence.

If you believe that you may have been financially injured, you may submit a Request for Review Form for an **Independent Foreclosure Review** by a consultant outside of [redacted].

The **Independent Foreclosure Review** will not have an impact on your credit report or any other options you may pursue related to your foreclosure. If you filed a complaint about the foreclosure process prior to this independent review, you are still eligible to submit a Request for Review Form.

The Review Process

Step 1: Review the enclosed Request for Review Form.
The form describes examples of situations that may have led to financial injury during the foreclosure process.

Step 2: After reviewing the form, if you believe you may have been financially injured, complete and submit a Request for Review Form describing your situation.
Return the completed form using the enclosed prepaid envelope by April 30, 2012.
You will be sent an acknowledgement letter within one week after your request is received.

Step 3: Your request will be evaluated to confirm eligibility for the Independent Foreclosure Review.
If your request meets the eligibility requirements, it will be reviewed by an independent consultant.

Step 4: Your request will be reviewed to determine if financial injury occurred because of errors, misrepresentations, or other deficiencies in the foreclosure process.

[redacted] will provide relevant documents along with any findings and recommendations related to your request for review to the independent consultant for review. [redacted] may be asked to clarify or confirm facts and disclose reasons for events that occurred related to the foreclosure process. You could be asked to provide additional information or documentation. Because the review process will be a thorough and complete examination of many details and documents, the review could take several months.

The **Independent Foreclosure Review** will determine if financial injury occurred as a result of errors, misrepresentations, or other deficiencies in the foreclosure process. You will receive a letter with the findings of the review and information about possible compensation or other remedy.

Your Request for Review Form must be postmarked no later than April 30, 2012.

To find answers to your questions about the review process as well as information to help you complete the Request for Review Form, visit IndependentForeclosureReview.com[redacted] or call 1-877-465-3138 Monday through Friday, 8:00 a.m.–10:00 p.m. ET or Saturday, 8:00 a.m.–5:00 p.m. ET.

If you are currently represented by an attorney at law with respect to a foreclosure or bankruptcy case regarding this mortgage, please refer this letter to your attorney.

This notice is being sent at the direction of federal bank regulators and does not constitute an attempt to collect a debt or to impose personal liability for any obligation, including, without limitation, any obligation that was discharged, or is subject to an automatic stay in bankruptcy under Title 11 of the United States Code.

Esta información es precisa a la fecha de impresión y está sujeta a cambios sin previo aviso. Tenga en cuenta que el resto de la correspondencia, documentos legales y notas aclaratorias le serán suministrados en inglés. Le recomendamos que obtenga los servicios de un intérprete independiente para que le ayude según sus necesidades. This information is accurate as of date of printing and is subject to change without notice. All other communications, legal documents and disclosures will be provided to you in English. We recommend that you obtain the services of an independent third party interpreter to assist you as needed.

Consent Order Details

Pursuant to enforcement actions issued on April 13, 2011, Wells Fargo acting on behalf of [redacted] signed a consent order with the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS) (independent bureaus of the U.S. Department of the Treasury), or the Board of Governors of the Federal Reserve System. As part of this order, the mortgage servicer has hired an independent consultant to independently review certain residential foreclosure actions regarding individual borrowers.

[redacted] or their affiliate must make all reasonable efforts to contact potentially affected customers to alert them of their opportunity to have their foreclosure action reviewed. The review will assess whether the customer incurred financial injury and should receive compensation or other remedy due to errors, misrepresentations, or other deficiencies in the foreclosure process during the period 1/1/2009 to 12/31/2010.

FOR OFFICIAL USE ONLY

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Independent Foreclosure Review

Request for Review Form

It is important that you complete the form to the best of your ability; all information you provide may be useful.

If the foreclosure process was active on your primary residence between January 1, 2009 and December 31, 2010, you are eligible to request an Independent Foreclosure Review that may result in compensation or other remedy.

If you think you may have been financially injured as a result of errors, misrepresentations, or other deficiencies made during the foreclosure process, you may complete and submit a Request for Review Form.

Send this completed form to:
Independent Review Administrator
PO Box 2588
Faribault, MN 55021-9982

Your form must be postmarked no later than
April 30, 2012

To find answers to your questions about the review process as well as information to help you complete the Request for Review Form, visit **IndependentForeclosureReview.com**
or call **1-877-465-3138** Monday through Friday, 8:00 a.m.–10:00 p.m. ET or Saturday, 8:00 a.m.–5:00 p.m. ET

Listed below are examples of situations that may have led to financial injury. This list does not include all situations.

- The mortgage balance amount at the time of the foreclosure action was more than you actually owed
- You were doing everything the modification agreement required, but the foreclosure sale still happened
- The foreclosure action occurred while you were protected by bankruptcy
- You requested assistance/ modification, submitted complete documents on time, and were waiting for a decision when the foreclosure sale occurred
- Fees charged or mortgage payments were inaccurately calculated, processed, or applied
- The foreclosure action occurred on a mortgage that was obtained before active duty military service began and while on active duty, or within 9 months after the active duty ended

Section 1: Property information

Mortgage loan number:

Reference number:

Property address:

[redacted]

Section 2: Your information

First name: Middle initial: Last name:

Address:

City: State: ZIP:

Phone (day) ☐☐☐-☐☐☐-☐☐☐☐ (evening) ☐☐☐-☐☐☐-☐☐☐☐

Email address:

PREFERRED MAILING ADDRESS AND TELEPHONE NUMBERS

This information will be used to contact you throughout the Independent Foreclosure Review process.

☐ Check here if same as above

Mailing address:

City: State: ZIP:

Phone (day) ☐☐☐-☐☐☐-☐☐☐☐ (evening) ☐☐☐-☐☐☐-☐☐☐☐

Section 3: Background

1.	Was this property your primary residence?	☐ YES	☐ NO
2.	Were you under bankruptcy protection or waiting for the final ruling on your bankruptcy case when the foreclosure action happened? If yes, date your bankruptcy case was filed: ___/___/___(if available)	☐ YES	☐ NO
3.	Do you believe that the mortgage balance amount at the time of the foreclosure action was more than the amount you actually owed on the mortgage?	☐ YES	☐ NO
4.	Do you believe that the foreclosure action was pursued because your mortgage payments were inaccurately processed or applied?	☐ YES	☐ NO
5.	Do you believe you were protected by an insurance policy issued by the servicer or an affiliate that would have made your payments in the event of unemployment, disability, or illness, but did not do so?	☐ YES	☐ NO
6.	Did you attempt through the court to have the decision to foreclose on your home reversed? If yes, court date: ___/___/___(if available)	☐ YES	☐ NO
7.	Do you believe you provided all the necessary documents required to obtain payment assistance or a mortgage modification before the foreclosure action occurred?	☐ YES	☐ NO

[redacted]

[redacted]

Section 3: *continued*

8. Was a deficiency judgment obtained against you for an amount that included money that you should not have been required to pay? ☐ **YES** ☐ **NO**

9. Do you believe you were making on-time monthly payments in the required dollar amount on your mortgage or an approved loan modification, trial modification, or payment plan, yet the foreclosure action still occurred? ☐ **YES** ☐ **NO**

10. Do you believe that you were denied a modification when you qualified under the applicable program rules? ☐ **YES** ☐ **NO**

If possible, provide dates and details if you believe you were wrongly denied assistance:

_____

_____

_____

_____

_____

_____

_____

11. Do you believe you paid fees or charges that you should not have been required to pay in addition to your normally scheduled principal, interest, taxes, and insurance payments? ☐ **YES** ☐ **NO**

If possible, provide dates, types of fees or charges, and amounts you paid:

_____

_____

_____

_____

_____

_____

Important note: The questions below are specific to military servicemembers. <u>If you or a co-borrower have not been in the military, go to question 13.</u>

12. Did you or a co-borrower have your mortgage loan before active duty military service began? ☐ **YES** ☐ **NO**

If you responded yes to question number 12, complete the following:

Name of servicemember: _____

Date active duty began: ___/___/___

Date active duty ended: ___/___/___ OR ☐ Still on active duty as of today

[redacted]

* 3 - 5 *

[redacted]

Section 3: *continued*

13. Describe any other way in which you believe you may have been financially injured as a result of the mortgage foreclosure process. You may attach supporting documents.

[redacted]

[redacted]

Section 4: Signature

I am submitting this "Request for Review" form to request an Independent Foreclosure Review of my foreclosure action by an independent consultant. This review is being required under orders by the Office of the Comptroller of the Currency and the Federal Reserve Board to identify customers who may have been financially injured as a result of errors or other deficiencies made during the foreclosure process on their loan. The Independent Review Administrator receiving this "Request for Review" is acting pursuant to the requirements of this order.

I understand that I have the ability to separately submit a "qualified written request" relating to the servicing of my mortgage loan under the Real Estate Settlement Procedures Act. If I wish to do so, I should write separately to my servicer in accordance with the instructions below. I understand that the Independent Review Administrator is not authorized to act as an agent to receive a "qualified written request" on behalf of my servicer.

By signing this document, I certify that all the information is truthful. I understand that knowingly submitting false information may constitute fraud. I affirm that I am the borrower or co-borrower of the mortgage loan on the property noted within this document, and I am authorized by all borrower(s) to have my signature grant permission to proceed with this request for review.

_____ _____

Signature Date

_____

Print name

Mail this completed form to: **Independent Review Administrator**
PO Box 2588
Faribault, MN 55021-9982

"Qualified written request" instructions: To submit a "qualified written request," I must write separately to [redacted], at [redacted], which is the exclusive address for the receipt and handling of my request.

[redacted]