h/t Deontos

Wells Fargo Home Mortgage
Foreclosure Attorney Procedure Manual, Version 1

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Purpose

Pre-Introduction

We ask that you share this manual within your office, including those who may not be directly involved, to educate your staff on the Foreclosure program

High Level Description of Process

Delinquent loans will be referred to the attorney once set up in the Foreclosure Workstation after the expiration of the demand. The attorney will be handling these loans from Referral to Sale/Confirmation/Redemption. The assigned Wells Fargo liaison will assist the attorney with any issues that arise outside of the normal process and review audit results.

Upon completion of the required documentation, the attorney will be authorized to file the Foreclosure Notice, keep Wells Fargo up to date, and address objections to the Foreclosure without loan level approval under established timeframes/guidelines. Any over-allowable or hourly fee requests not listed in the pre-approval form will require loan level approval from Wells Fargo.

If the attorney receives notice of an adversary, litigation issue, motion for sanctions, or any issue the attorney cannot complete in a time manner timely or any issue that will cause a delay in the timely execution of the sale, refer to the Litigation section of this manual. Wells Fargo will provide further instruction upon receipt of the communication from the attorney. The attorney will also be required to receive authorization for all over-allowable fees and costs as well as hourly billing requests for items not covered by the pre-approval form.

If the mortgagor contacts the attorney, and the attorney is unable to answer, the customer should be directed to the appropriate customer service number listed below. ***At no time should the Wells Fargo Liaison's direct phone line be provided to outside parties.***

Wells Fargo Home Mortgage Foreclosure Customer Service – 1-800-868-0043

America's Servicing Company Customer Service – 1-888-828-2377

Overview

The Foreclosure program has been designed to complement a Foreclosure attorney's current process, procedures and responsibilities through streamlining the necessary contact points with Wells Fargo and providing greater independence to the attorney's firm.

The program also leverages existing Wells Fargo automation. One of the key trigger points for automation is the addition of scheduled steps and the completion of steps (though the input of the actual date.) The expanded procedures of this section focus solely on the new expectations of the firms.

Each process section will have a breakdown of the overall flow, exact steps for exception processing, an outline of any reports that will be sent to the attorney, and specific compliance expectations and quality measurements. Please remember that the reports are to be a tool to assist in meeting all time frames, goals and compliance requirements.

Wells Fargo Home Equity / Wachovia Equity / Wells Fargo Financial

Your office may receive referrals for files that are for specialty portfolios. These foreclosures should be processed following your normal procedures. DO NOT contact your liaison for questions on these files. All questions and communication should be directed to the processor listed in VendorScape, Desktop, or on the FOR1 screen in MSP.

Desktop Referrals

As of June 6, 2011, all new referrals will be sent through Desktop instead of VendorScape. Desktop referrals can be identified by the K33 step, REFERRED IN DESKTOP on the FOR3 screen in MSP. You will still have loans that were previously referred through VendorScape that should continue being processed during this time.

Reports

You will receive several daily, weekly, and monthly reports to assist you in effectively monitoring and processing of your portfolio. The reports will be listed within the appropriate section of the manual. Effective February 15, 2012, for attorneys, the reports will be uploaded to your DTS mailbox. First, refer to your Transmission Confirmation Document. Then, access your Prod URL. Finally, key in your Universal ID/Logon ID. For liaisons, the reports will be in the **DS_FC_AttorneyRpts** folder on the shared drive. Reports are to be considered either "reference" or "action required." Reference reports are meant to give a status of the portfolio. Action required reports alert you of a task that needs to be performed. The following reports are meant to give you a general overview of the status of your portfolio.

Attorney – Trial Balance Report: Provide attorney with a weekly list of all pre-sale loans in his/her inventory (Reference).

Late Step Report: Provide attorney with a daily list of all foreclosure steps on FOR3 that are pending or past due. The attorney is to work this report to ensure the foreclosure is within investor timeline (Action Required).

Liaison – Late Step Report: Provide liaison with a list of all foreclosure steps that are pending or past due (Action Required).

Job Titles/Roles/Departments Responsible/Overview of General Duties

Foreclosure Referral Area Responsibilities (WFHM)

- QC Review of files from collections
- Set up of FC workstation and various screens in MSP including initial coding
- Send copy of Demand to attorney
- Send referral to attorney through VendorScape or Desktop
- Send HUD Occupancy Letter for TX and GA. In the event the HUD Occupancy Letter needs to be re-sent, the attorney will send out letters for all states at an agreed price.

Document Processing Area Responsibilities (WFHM)

- Order original documents for original document states
- Ensure copies of collateral documents are available for all other states
- Sending appropriate documentation through VendorScape or Desktop
- Ensure attorney has necessary documents to complete 1st Legal and Assignments
- Conventional Loans – work with the Investor to obtain signatures on Assignments
- Manage incoming mail from mortgagors, third parties, etc.
- If needed, ensure copies of Mortgage, Note, HUD-1, Title Policy, and Assignments are available via VendorScape or Desktop

Liaison Responsibilities (WFHM)

- Obtain Investor approval for over-allowable expenses
- Monitor workflow and performance of attorney
- Address any compliance findings
- Assist with escalated issues
- Attend monthly Attorney Call
- To determine beneficiary vesting information access Investor Matrix or RFC Matrix at http://servicing.wfhm.homestead.wellsfargo.com/foreclosure/links.asp.

Foreclosure Special Teams Responsibilities (WFHM)

- Prepare all reinstatement figures on exception loans where figures cannot be ordered through VendorScape or Desktop
- Prepare all payoff figures on exception loans where figures cannot be ordered through VendorScape or Desktop
- Provide monthly updates to Investor/Insurers (DIMA)
- Provide bidding Instructions **(except on FHA and FHLMC Designated loans-attorney responsibility)**
- Conventional Loans – provide Private Investors with sales results within 24 hours of sale – various forms utilized – (DIMA)
- FNMA/FHLMC – provide sales results through Midanet/HSSN. Ensure accuracy of all stops and coding and route completed foreclosures to REO/Claims
- Completion of 1099(a)
- Cash application and processing
- Document preparation and execution – provide attorney with any necessary documents and execute any necessary documents, such as affidavits, etc. (See Executables)
- Review of report of loans in which 1st Legal is approaching or past timeframes and contact attorney for status. (See First Legal Action)

Attorney Responsibilities

- Manage all loans during the foreclosure action to protect Wells Fargo's best interest and alert Wells Fargo's management of any potential risk.
- Ensure foreclosures are completed within investor and state guidelines.
- Management of a foreclosure file, either paper or electronic. Retained complete file for audit purposes for a period of 8 years or state requirement. Involves management of electronic file of all documents, which would require imaging, or a paper file. WFHM will notify the attorney when to destroy any audit file. No attorney will destroy a file without approval from WFHM default Compliance area.
- Review for any differences in the property and mailing addresses for the mortgagor and send all notices to both addresses if required by your state guidelines.
- Confirm the borrower's military status by review of the Department of Defense website. Notify Wells Fargo of all SCRA Soldiers & Sailors protected loans via the SMCRA@wellsfargo.com.
- Send Demand Letter at an agreed price. (See Referrals/ Demand Letters)
- Determine 1st Legal deadline and ensure that the deadline is met as defined by the state-level matrix. This is for FHA files only. (See First Legal Action)
- Review all documents, including Vendor Instructions, provided in VendorScape or Desktop.
- Obtain Title Report to ensure no title defects. (See Title)
- Clear all title defects/ file claim. (See Title Issues)
- Notify Wells Fargo of any liens that may affect our position or our ability to foreclose.
- Do not Foreclosure in the name of MERS.
- Monitor Suspense funds/make recommendations to apply and resolve. (See Suspense)
- Work with the Tax area if we are notified of any delinquent taxes. (See Delinquent Taxes (Jeopardizing Lien)
- Management of loans being suspended, including loss mitigation, disaster area, etc. (See Holds)
- Notify Wells Fargo of receipt of any bankruptcy notifications. (See Bankruptcy)
- Order VA appraisal within 45 days of sale date. (See VA Appraisal Ordering Process)

- Approve and submit (through iclear) all BPO and appraisal invoices that were ordered by Attorney. (See BPO/Appraisal Ordering and Bidding)
- Send HUD Occupancy Letter on all states except TX and GA. In the event the HUD Occupancy Letter needs to be re-sent, the attorney will send out letters for all states at an agreed price.
- Review all requests for sale postponements. (See Postponed Sales)
- Work with Loss Mitigation on all sale postponements. (See Loss Mitigation)

- Review file to ensure ready for sale (no outstanding issues). (See Pre-Sale Loan Review (24 Hours Prior to Sale)
- Manage invalid sales. (See Rescinding Sales Procedures)
- Management of expirations of ratification, redemption and confirmation dates. (See Sales, Post-Sale and Closing File)
- Provide sales results by 4pm EST the same day the sale is held or, for attorneys on the West Coast whose sales are not held until the afternoon, provide sales results by 6pm EST or 9am EST the next business day. (See Sales Results)
- Provide chronological events of foreclosure within 24 hours of request (this may be needed for losses associated with the loan)
- Review and respond to Default Accounts Payable regarding all iclear exceptions (attorney invoices)
- Close VendorScape or Desktop at completion of foreclosure and submit final invoice within 10 business days via iclear. (See, Closing Your File)

Additional FHLMC Designated Counsel Responsibilities

- Manage the complete foreclosure process on any FHLMC designated foreclosure to ensure your office is in compliance with FHLMC requirements and guidelines.
- Order BPO through BPO Direct within 30 days of sale. (See FHLMC Designated BPO Ordering Process)

Shared Responsibilities between Attorney & Wells Fargo Liaison

- Handle third party calls (non-customer).
- Research all customer issues.
- Review sales package, ensure coding is updated and all proper steps are taken, and close out MSP foreclosure workstation.
- Supply mortgagor / authorized 3rd party with reinstatement and payoff figures.

Timeframes to Complete the Process

Individual components of this document have their own time requirements.

Regulatory Requirements

Individual components are regulated by one or more regulatory agencies, such as FHA, FHLMC, FNMA, VA, HUD, and various state regulations.

Risk

- Being out of compliance with various federal and state regulations can lead to delays and/or Wells Fargo being forced to re-purchase loans.
- Being in violations of federal and state regulations can lead to possible sanctions and fines.

Management Tools

N/A

Definitions

Term/Acronym	Definition

AOM	Assignment of Mortgage
BPO	Broker's Price Opinion
DAP	Default accounts payable
DDF	Dynamic Date Form
DOD	Department of Defense
DOS	Default Operations Support
FC	Foreclosure
FHA	Federal Housing Administration
FHLMC	Federal Home Loan Mortgage Corporation (Freddie Mac)
FNMA	Federal National Mortgage Association (Fannie Mae)
HUD	Housing and Urban Development (U.S. Department of)
LIV	Loan Image Viewer
LM	Loss mitigation
LNA	Loss Note Affidavit
MERS	Mortgage Electronic Registration System
MHCT	Manufactured Home Conversion Team
MI	Mortgage Insurance; Michigan
Midanet	Mortgage Information Direct Access Network
MSJ	Motion for Summary Judgment
REO	Real Estate Owned
SOT	Substitution of Trustee
VA	Veterans Administration
WFHM	Wells Fargo Home Mortgage

References

1	FHLMC Guidelines
2	HUD Guidelines
3	Investor Guidelines
4	State regulatory Guidelines
5	VA Guidelines
6	WFHM Guidelines

Audit/Control/Business Quality Assurance

N/A

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Referrals/Demand Letters/State Required Letters/Conflict of Interest/Beneficiary Information/Dual Referral

Referrals

The attorney will receive their referrals via Desktop throughout the day. All available documents will be uploaded to Desktop within 24 hours of referral. The Demand Letter should be sent with the referral package; if not, it will be uploaded to Desktop **within 3 days from referral**.

Conflict of Interest

If your office determines that there is a conflict of interest due to your office already handling another lien on the property, the Conflict of Interest issue needs to be raised.

STEP	ACTION
1	Select Issues from the Tool Menu
2	Select “FC Conflict of Interest

Dual Referrals

In Desktop, if you are a FHLMC Designated counsel and are unable to represent WFHM due to a conflict of interest, the Freddie Mac Dual Referral Issue needs to be raised.

STEP	ACTION
1	Go to the Tool Menu
2	Select Issues
3	Select Add Issue
4	For the Issue Type, select “FC Freddie Mac Dual Referral”
5	Enter the projected end date and provide a detailed description of the issue

Beneficiary/Vesting Information Needed

In Desktop, if your office is in need of the entity to file the foreclosure action in:

STEP	ACTION
1	Go to the Tool Menu
2	Select Issues
3	Select Add Issue
4	For the Issue Type, select “FC Foreclose in the name of”
5	Enter the projected end date and provide a description as to what information is needed

If your office is in need of the entity to 'vest the title in the name of', perform the following:

STEP	ACTION
1	Go to the Tool Menu
2	Select Issues
3	Select Add Issue
4	For the Issue Type, select “FC Vest in the name of”
5	Enter the projected end date and provide a description as to what information is needed

Judicial Foreclosure Needed

If your office determines that the foreclosure needs to proceed as a judicial foreclosure in a state that is typically Non-Judicial, the judicial steps will need to be added to the foreclosure template.

Attorney:

- **Desktop:** The Judicial Action Needed Process needs to be launched.

STEP	ACTION
1	Go to the File Transfer Form on the Tool Menu
2	Launch the FC_ Judicial_ Action_ Needed_Direct_Source or the FC_ Judicial_ Action_ Needed_InHouse_Referred or the FC_ Judicial_ Action_ Needed_InHouse_Non_Referred process in Desktop Launching this process will add the needed judicial steps to the template as well as the 541 JUDICIAL FCL REQUESTED step to FOR3 in MSP.

- **VendorScape:**

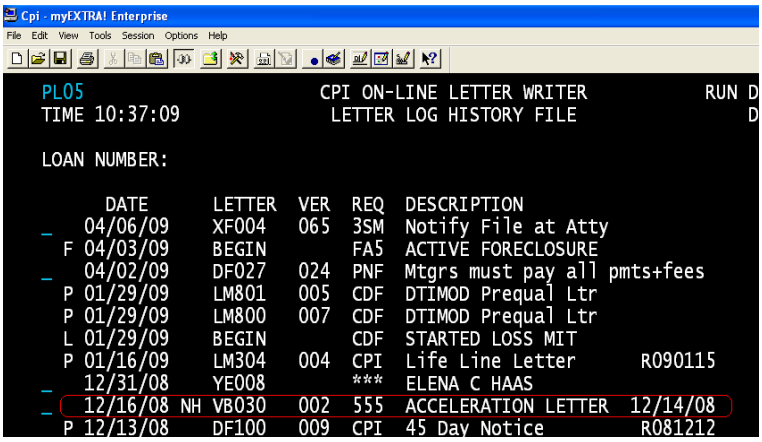
STEP	ACTION
1	Send a message to your liaison advising that a Judicial foreclosure is needed.
2	Add the following Judicial steps to FOR3 in MSP as well as the 541 JUDICIAL FCL REQUESTED. • T05-SVC ON DFNS COMPLETED • T17-ATTY SCHD SUMMARY JUDGM (Dependent on State) • T14-JUDGM ENTERED/GRANTED

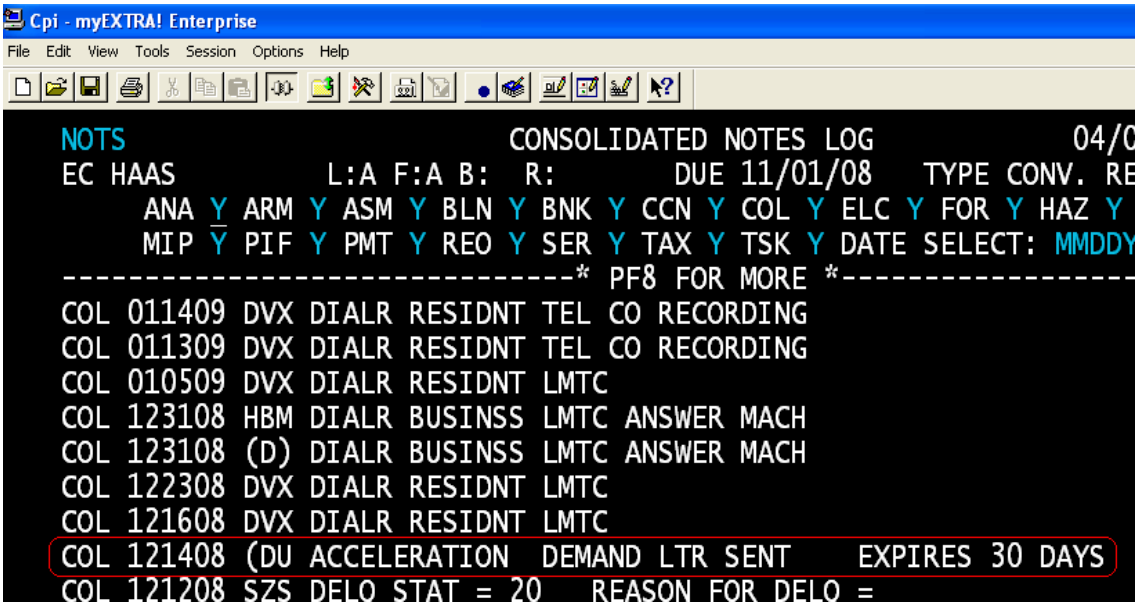
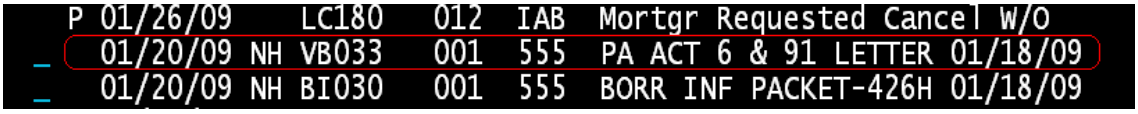
Liaison:

STEP	ACTION
1	Confirm that the necessary steps have been added to the template when advised of the Judicial foreclosure.
2	Add and complete the 542 JUDICIAL FCL APPROVED step to FOR3 in MSP.

Demand/Acceleration Letters

- ***Attorney:*** Once a referral is received, verify that you have received the most recent Demand Letter. Please review all Demand Letters loaded to VendorScape or Desktop prior to completing these steps.

STEP	ACTION
1	Locate the date the last Demand Letter was sent on the loan by reviewing the PL05 Letter history or the collection notes (DLQ1 or NOTS).
	 *In this example, the Demand Letter (Acceleration Letter) was sent 12/14/08 and the information was updated to MSP on 12/16/08.*

	 *In this example, the Demand Letter (Acceleration Letter) was sent 12/14/08 and the information was updated to MSP on 12/16/08.*  *In the state of Pennsylvania, the Demand Letter shows as a PA ACT Letter instead of an Acceleration Letter.* *In the state of New Jersey, the Demand Letter shows as a NJ Accel Letter instead of an Acceleration Letter.*
2	If you have received the most recent copy of the Demand Letter, proceed to Step 4.
3	If you have not received the most recent copy of the Demand Letter, enter **log code FCDEMD** (ATTORNEY REQUEST COPY OF DEMAND LETTER) on the MSP FOR2 screen or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field. Raise the FC Copy of Demand/State Req letter request issue in Desktop. *If the loan is a Wells Fargo Financial or Wells Fargo Home Equity loan, the FC Copy of Demand/State Req letter request issue still needs to be raised in Desktop.*
4	Once the most recent Demand Letter is received, verify that the Demand is valid or invalid. **The following process needs to be completed within 5 business days from referral.**
5	If working within **Desktop**, proceed to Step 6; If working within **VendorScape**, proceed to Step 10
6	For **Desktop** referrals, select the FC Demand Review process from the Navigation Tree. Complete the dynamic date form (DDF) attached to the Review of Demand Letter Process.
7	Review of Demand Letter Complete – open DDF
8	"Demand Letter Valid?" • Select pick list and choose answer of "Yes" if the demand is valid. • If "Yes" is chosen, select "Submit and Close" at the bottom of the DDF. DO NOT COMPLETE ANY OTHER FIELDS IN THE DDF. • If "No" is selected then the second question is required to be completed.
9	Who is Sending the Re-demand?"

	• Complete the second question on the DDF by selecting "Attorney" or "Servicer." DO NOT MAKE A SELECTION HERE IF YOU ANSWERED THE PREVIOUS QUESTION WITH "YES". o Select "Attorney" if you, the attorney firm, will be sending the new demand letter. By selecting this task the **New Demand Letter Sent** task and **Copy of New Demand Uploaded to Desktop** task will auto launch to complete by the attorney. • There is a DDF associated with the **New Demand Letter Sent** task to be completed by the attorney. ♦ The DDF has two fields. Complete when the new demand is sent. • **New Demand Letter Expires** – date field for when demand will expire. • **Demand Letter Hold** – check box to signify the hold was placed on the loan. o Select "Servicer" if you are unable to send a new demand. By selecting "Servicer," the **Notified Servicer to send New Demand Letter** task will auto launch for Wells Fargo to complete. Additional Details - to provide reason demand is not valid. Proceed to Step 11
10	*For **VendorScape** referrals, if the Demand Letter is valid, enter **log code FCRVDV** (REVIEWED DEMAND IS VALID) on FOR2 in MSP. For Desktop Referrals, this automatically will update the log code in MSP.*
11	If Demand is not valid due to mailing address not included on Demand Letter sent (only for states requiring Letters be sent to the mailing address): • If the loan is a Wells Fargo Financial or Wells Fargo Home Equity loan, contact your foreclosure liaison. • If the loan is not a Wells Fargo Financial or Wells Fargo Home Equity loan, do the following: ▪ Verify the last date the mailing address changed on the loan (review collection notes (DLQ1 or NOTS) o If mailing address changed after date of last Demand, proceed with foreclosure action. • Enter **log code FCRVDV** (REVIEWED DEMAND IS VALID) on the MSP FOR2 screen. In Desktop, the log code automatically will be added after completing the DDF attached to the Demand Letter Valid step. o If mailing address changed before date of last Demand, raise the FC Copy of Demand/State Req letter request issue in Desktop to obtain the missing Demand Letter. Enter **log code FCDEMD** (ATTORNEY REQUEST COPY OF DEMAND LETTER) on FOR2 or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
12	If the Demand is not valid due to any other reason (including but not limited to missing borrower, incorrect address, etc.), perform the following: • If the loan is a Wells Fargo Financial or Wells Fargo Home Equity loan, contact the processor listed on FOR1 in MSP. • If the loan is not a Wells Fargo Financial or Wells Fargo Home Equity loan, do the following: o Enter **log code FCRVDN** (REVIEWED DEMAND NOT VALID) on FOR2 in MSP or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field. • Provide the specific reason that the demand letter was deemed invalid. Raise the FC Copy of Demand/State Req letter request issue in Desktop to obtain the missing Demand Letter.

13	If you receive a response advising your office to re-Demand, complete the following steps:
14	Your office can re-Demand at a charge not exceeding $35. The new demand must be sent within 48 business hours of determining that the demand is not valid.
15	Insert step D76, NEW DEMAND SENT and complete the actual date.
16	Insert step D77, NEW DEMAND LETTER EXPIRES, and leave the actual date blank. In Desktop, these steps automatically will be added after completing the fields in the DDF attached to the Demand Letter Valid step.
17	Enter **log code FCRVDN** (REVIEWED DEMAND NOT VALID) on FOR2 in MSP or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
18	Provide the specific reason that the demand letter was deemed invalid.
19	Once the Demand Letter expires, complete the D77 step with the expiration date of the Demand Letter. • A copy of the Demand Letter your office sent out will need to be sent to Wells Fargo. You can submit a copy electronically through the 8778160144@enterprisefaxout.wellsfargo.com email address. Emails to this mailbox must be in the following format: Subject Line: Demand Images to FileNet- 07201 Please save each letter separately in PDF or WORD format If multiple letters go out due to multiple parties/separate mailing addresses, all of the images for that one loan CAN be imaged together in one document. Please name each image by Client & Loan Number (i.e. 708-XXXXXXXXXX)

Reports

Attorney – Referrals: Daily report with all referrals sent to your office the prior day. (Reference)

Attorney – Demand Not Valid: Provides a weekly list of loans where your office determined that the demand letter is not valid or where the referral has been active for more than five days and your office has not put the log code(s) on the loan. The loan will remain on this report until log code FCRVDV is entered on FOR2. (Action Required)

Liaison – Demand Not Valid: Provides a weekly list of loans where the referral has been active for more than ten days and the FCRVDV log code is not entered on the loan or the first legal action has been filed and the FCRVDV log code is not entered. (Action Required)

State Required Letters

Please Note *This section only needs to be completed if the property is in a state that currently requires a specific state required notice outside of or in addition to the Demand/Acceleration Letter.*

STEP	ACTION
1	**Attorney:** Once a referral is received, verify that you have received the most recent State Required Letters. Please review all Demand and State Required Letters loaded to VendorScape or Desktop prior to completing these steps
2	Locate the date the last State Required Letter was sent on the loan by reviewing the collection notes (DLQ1 or NOTS). • If you have received the most recent copy of the State Required Letter, proceed to step 3.

	• If you have not received the most recent copy of the State Required Letter, enter **log code FCSTLR** (ATTORNEY REQUEST COPY OF STATE REQUIRED LETTER) on FOR2 or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
	  • Raise the FC Copy of Demand/State Req letter request issue in Desktop.
	  • If the loan is a Wells Fargo Financial or Wells Fargo Home Equity loan, the FC Copy of Demand/State Req letter request issue still needs to be raised in Desktop.

3	**Attorney:** Once most recent State Required Letter is received, verify that the State Required Letter is valid. **The following process needs to be completed within 5 business days from referral.**
4	If the State Required Letter is valid, enter **log code FCRVSV** (REVIEWED STATE REQUIRED LETTER IS VALID) on FOR2 in MSP or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
5	If the State Required Letter is not valid, follow the appropriate process below depending on reason State Required Letter is not valid. **If State Required Letter is not valid due to payments accepted since last State Required Letter was sent:** Check to see the investor on the loan: • If the loan is a Client 106 Wells Fargo Financial or Wells Fargo Home Equity loan, contact your foreclosure liaison. • If the loan is not a Client 106 Wells Fargo Financial or Wells Fargo Home Equity loan, do the following: o Your office can re-send the State Required Letter at a charge not exceeding $35. *Please note – if an alternate re-send procedure has been established with your firm, it will supersede this procedure. • Insert step T76, NEW STATE REQRD LTR SNT and complete the actual date. • Insert step T77, STATE REQD LTR EXPIRES, and leave the actual date blank. ****Please Note**** For VendorScape Referrals: Under Task, choose “Add” then “Production Task – New State Required Letter.” When adding New State Required Letter through VendorScape the T76 step– New State Reqd Ltr Sent and T77 step– State Reqd Ltr Expires automatically will be placed into MSP. The T77 step will map over as an open step; do not fill the date in until the State Required Letter has expired. For Desktop referrals, go to the File Transfer Form on the Tool Menu, add the FC_State_Required_Letter_Direct Source, or FC_State_Required_Letter_InHouse_Referred, or FC_State_Required_Letter_InHouse_Non_Referred process, and complete the DDF. This automatically will insert and complete the steps for you

State Specific Desktop Holds for State Required Letters

California: If it is determined that the file is in need of a declaration to comply with the Senate Bill 1137 and the client has not provided the document either via Document Management or to the trustee directly (via mail),

STEP	ACTION
1	Select Holds from the Tool Menu
2	Select FC CA Senate Bill 1137 as the Reason
3	Enter the expected end date and provide hold details

Once this document is received, the hold should be ended.

Iowa: If the court has granted the 180-day borrower-imposed stay (Judge can grant this to the borrower upon request and judge will rule on this),

STEP	ACTION
1	Select Holds from the Tool Menu
2	Select “FC Demand for Delay (Iowa)” as the hold Reason
3	Enter the expected end date and provide hold details

Illinois: If Illinois state law (Illinois Grace Period) is preventing the foreclosure from proceeding:

STEP	ACTION
1	Holds from the Tool Menu
2	Select “FC Illinois State Hold” as the hold Reason
3	Enter the expected end date and provide hold details.

New Jersey: If New Jersey state law is preventing the foreclosure from proceeding

STEP	ACTION
1	Select Holds from the Tool Menu
2	Select “FC New Jersey State Hold” as the hold Reason
3	Enter the expected end date and provide hold details

Indiana: If Indiana state law is preventing the foreclosure from proceeding

STEP	ACTION
1	Select Holds from the Tool Menu
2	Select “FC Indiana State Hold” as the hold Reason
3	Enter the expected end date and provide hold details

Michigan: If Michigan state law is preventing the foreclosure from proceeding,

STEP	ACTION
1	Select Holds from the Tool Menu
2	Select “FC Michigan State Hold” as the hold Reason

3	Enter the expected end date and provide hold details

Soldier and Sailor Civil Relief Act Procedures

Attorney: Your office is required to confirm the borrower's military status for every loan referred/transferred to your office, by checking the DOD website, a minimum of two times throughout the foreclosure process:

- Immediately (within 24 hours) upon receipt of the foreclosure referral/ file transfer to your office
- 24 business hours prior to the day of sale

Please see Pre-Sale Loan Review or procedures on SCRA review process

New Referral Needed

Attorney: If your office determines that a new foreclosure referral is needed, please contact your liaison directly through VendorScape and provide a detailed explanation for why the new referral is needed. For Desktop referrals, raise the Restart Necessary Issue type.

STEP	ACTION
1	Go to the tool menu
2	Select Issues
3	Select Add Issue.
4	Select the "FC Restart Necessary" issue
5	Enter the projected end date and provide a reason as to why a new referral is needed.

Liaison: Determine if a new foreclosure referral is necessary and needed:

1	Ensure the attorney's side and the servicer side of VendorScape or Desktop are closed down
2	Email Foreclosure Removals at fcremovals@wellsfargo.com
3	Contact referrals at referral.request@wellsfargo.com, which will alert the Default Reporting department to send a new referral

****Please note** A new referral should only be needed if counsel is unable to utilize the existing referral to proceed with the foreclosure action. If a restart is necessary, please refer to Foreclosure Restarts for instructions on how to proceed**

Default Document Process

Initial Document Process

The Default Document Department proactively orders all available original loan documents for loans that are more than 60 days delinquent. Documents include the original note, recorded mortgage, title policy, and recorded and unrecorded assignments. Documents are sent to imaging so that at the time of referral they can be uploaded via VendorScape or Desktop to the Foreclosure Attorney.

If the note has been imaged on a **COPY STATE**, LIV automatically will upload the document to VendorScape or Desktop and complete step N82, NOTE SENT TO ATTY, on FOR3 in MSP.

- For an **ORIGINAL DOCUMENT STATE**, the note will be imaged onto Loan Image Viewer.
- Once the loan is referred to foreclosure, Default Docs will ship the original note to the attorney's office and complete step N82, NOTE SENT TO ATTY.

If the recorded mortgage has been imaged, LIV automatically upload the document to VendorScape or Desktop and complete step K56, RECORDED MTG/DOT TO ATTY, on FOR3 in MSP.
If the title policy has been imaged, LIV automatically will upload the document to VendorScape or Desktop and complete step K68, TITLE POLICY SENT TO ATTY, on FOR3 in MSP.

PLEASE NOTE THAT DOCUMENT UPLOAD CAN OCCUR UP TO THREE (3) DAYS FROM THE REFERRAL.

Missing Note Process

NOTE NOT RECEIVED

STEP	ACTION
1	**Attorney:** If after the third business day of the referral date you have not received the note, add log code NOTRRP in VendorScape or add the Note Not Received in Referral Package Issue in Desktop. This can be done by selecting Issues from the Tool Menu and selecting Add Issue. • This will add **log code NOTRRP** (NOTE NOT RECEIVED IN REFERRAL PACKAGE) to FOR2 in MSP, open and complete step Y84, ATTY REQ MISSING NOTE, and open step K64, NOTE RESEARCH REQUIRED, on FOR3 in MSP
2	**WFHM Default Docs Team:** Research missing note: • If note is found: complete the K64 step with the actual date the note was provided/sent to the Attorney. If the state does not require the original note, the document will be uploaded to LIV. Otherwise, send the note via mail and track for delivery. • If note is not found: complete the K64 step, delete the N82 step, and add step N83, LOST NOTE AFFIDAVIT NEEDED. **Only the Default Doc Team should be adding the N83 step to FOR3.**
3	**Attorney:** Once the N83 step is placed on the loan, this will authorize your office to create and forward a lost note affidavit as described in the Lost Note Affidavits (LNA) process in this manual.
4	**WFHM Default Docs Team:** Once you receive, execute, and return the LNA to the Attorney, close the N83 step.

NOTE INVALID OR ILLEGIBLE

1	**Attorney:** If after the third business day of the referral date the note you received is invalid or illegible, add log code **NOTRIN** in VendorScape or add the Invalid or Illegible Note Received Issue in Desktop and describe the issue with the note. This can be done in Desktop by selecting Issues from the Tool Menu and selecting Add Issue. • This will add **log code NOTRIN** (NOTE RECVD INVALID OR NOT LEGIBLE) to FOR2 in MSP, open and complete step Y84, ATTY REQ MISSING NOTE, and open step K64, NOTE RESEARCH REQUIRED, on FOR3 in MSP.
2	**WFHM Default Docs Team:** Research missing note • If note is found: complete the K64 step with the actual date the note was provided/sent to the Attorney. If the state does not require the original note, the document will be uploaded to LIV. Otherwise, send the note via mail and track for delivery. • If note is not found: complete the K64 step, delete the N82 step, and add step N83, LOST NOTE AFFIDAVIT NEEDED. **Only the Default Doc Team should be adding the N83 step to FOR3.**

3	**Attorney:** Once the N83 step is placed on the loan, this will authorize your office to create and forward a lost note affidavit as described in the Lost Note Affidavits process in this manual.
4	**WFHM Default Docs Team:** Once you receive, execute, and return the LNA to the attorney, close the N83 step.

Log codes will be rejected if added prior to three business days past the Referral Date and your request for documents will not upload.

Lost Note Affidavits

****Please Note**** The below process is for lost note affidavits and Lost Note Bonds in Colorado. This is not for allonges, or for Note endorsements. If your office needs an allonge or note endorsement, please follow the procedures listed in the Allonge/Note Endorsement section of this manual.

STEP	ACTION
1	**Attorney:** Send lost note affidavits to Wells Fargo Default Docs area via email address defaultallongemailbox@wellsfargo.com. • Enter **log code FCLNSG** (LOST NOTE AFFIDAVIT SENT TO WF) in MSP or Desktop to notify them that your office has sent the lost note affidavit for execution. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
2	**WFHM Default Docs Team:** Once request is received in mailbox, enter **log code FCLNAV** (LOST NOTE AFFIDAVIT RECEIVED FROM ATTY) in MSP. If the LNA needs the signature of an officer, enter **log code FCLNAI** (LOST NOTE AFFIDAVIT SENT FOR INTERNAL SIGNATURE(S)) in MSP to show the status of the LNA. The turnaround time for this process is five (5) business day.
3	**WFHM Default Docs Team:** Once LNA has been completed, enter **log code FCLNAD** (LOST NOTE AFFIDAVIT COMPLETED SENT TO ATTY) in MSP, and overnight the affidavit to the attorney. Enter the actual date for the N83 step as the date the LNA was sent to the attorney.
4	**Attorney:** Your office is responsible for following up on the LNA, by reviewing FOR2 for the **log code FCLNAD**. If you have not received the LNA after 5 business days, send a second request.

The following Log Codes should be used for the LNA process:

Log Codes	Comments
FCLNSG	LOST NOTE AFFIDAVIT SENT TO WF (ATTY)
FCLNAV	LOST NOTE AFFIDAVIT RECEIVED FROM ATTY (WFHM)
FCLNAI	LOST NOTE AFFIDAVIT SENT FOR INTERNAL SIGNATURE(S) (WFHM)
FCLNAD	LOST NOTE AFFIDAVIT COMPLETED SENT TO ATTY (WFHM)

Reports:

Attorney – Lost Note: Daily report of all loans where the N83 scheduled date is not null and the N83 actual date is null. Alerts attorney of outstanding Lost Note Affidavit requests (Action Required)

Note Endorsement

****Please Note**** This process is only to be used if your office has already received the note. If you have not received the note, follow process for requesting the note listed in the Missing Note Process section of this manual.

STEP	ACTION
1	**Attorney:** Enter step Z02 (Endorsed Note Needed) to the FOR3 screen (if a loan is in foreclosure) or the BNK3 screen (if a loan is in Bankruptcy).
2	**WFHM Default Docs Team:** Research needed endorsement. • If the blank endorsement is in the file for an **original** state, execute the endorsement, send the original document to the attorney, and complete the Z02 step. • If needed endorsement is located for a **copy state**, execute the endorsement, send the original document to imaging, and complete the Z02 step.

Allonge

****Please Note**** An allonge cannot be processed unless default docs or the attorney is in possession of the original note.

STEP	ACTION
1	**Attorney:** If an allonge is still needed after a note has been endorsed, forward the allonge attachment to Wells Fargo Default Docs area via email address Defaultallongemailbox@wellsfargo.com and add step Y44, ATTORNEY REQUESTED ALLONGE, to FOR3.
2	**WFHM Default Docs Team:** Once allonge attachment is received, enter **log code FCALGR** (ALLONGE REQUEST RECEIVED). If property is located in a copy state, determine if original note can be ordered to complete the endorsement on the note. • If the original note can be ordered, enter **log code of FCODAL** (FILE ORDERED FOR ALLONGE) and order the file from the custodian. There is a 14-business-day turnaround time for files to be ordered and received from the custodian.
3	**WFHM Default Docs Team:** If file was ordered and received, review FOR2 notes to determine what entities the attorney needs the note endorsement to reflect. • Type the appropriate endorsement directly to the note, and make a copy of the endorsed note to be faxed to the WFHM imaging department. • Enter **log code FCNRCS** (NOTE REQUEST COMPLETED/SENT TO ATTORNEY) and mail the attorney the original, endorsed note. • Complete the Y44 step with the actual date the note was returned to attorney.
4	**WFHM Default Docs Team:** If property is located in an original doc state and attorney has the original note, review the allonge attachment to determine if we have signing authority to execute internally. • If WFHM does have signing authority, enter **log code FCALGI** (ALLONGE SENT FOR INTERNAL SIGNATURE) • If WFHM does not have signing authority, enter **log code FCALGE** (ALLONGE SENT OUT FOR EXECUTION) and mail document for 3rd party signature. • After allonge has been executed, enter **log code FCALGA** (ALLONGE

	COMPLETED/RETURNED TO ATTYORNEY). • Complete the Y44 actual date with the date allonge was returned to attorney.

The following log codes will be used for the allonge process:

Log Codes	Comments
FCALGR	ALLONGE REQUEST RECEIVED
FCALGI	ALLONGE SENT FOR INTERNAL SIGNATURE
FCALGE	ALLONGE SENT OUT FOR EXECUTION
FCODAL	FILE ORDERED FOR ALLONGE
FCALGA	ALLONGE COMPLETED/RETURNED TO ATTORNEY
FCNRCS	NOTE REQUEST COMPLETED/SENT TO ATTORNEY

Missing Recorded Mortgage Process

RECORDED MORTGAGE NOT RECEIVED

STEP	ACTION
1	**Attorney:** If after the third business day of the referral date you have not received the recorded mortgage, **add log code RMNRRP** in VendorScape or add the Recorded Mortgage/Deed not received in Referral Package issue in Desktop. This can be done by selecting Issues from the Tool Menu and selecting Add Issue. • This will add **log code RMNRRP** (RECORDED MORTGAGE NOT RECEIVED IN REFERRAL PACKAGE) to FOR2 in MSP, open and complete step Y86, ATTY REQ MISSING REC MORT, and open step K63 (RECORDED MTG RSCH REQ'D) on the MSP FOR3 screen.
2	**WFHM Default Docs Team:** Research missing recorded mortgage. • If the recorded mortgage is found, complete the K63 step with the actual date the mortgage was provided/sent to the attorney. Load the mortgage onto LIV. For IL, send the original recorded mortgage to the attorney. • If recorded mortgage is not found: complete the K63 step, and add step K54, ATTY NDS TO OBTAIN DOT/MTG.
3	**Attorney:** Once the K54 step is placed on the loan, this will authorize your office to obtain the recorded mortgage from the county clerk's office. • Once you have obtained the recorded mortgage, enter the actual date for the K54 step.

RECORDED MORTGAGE INVALID OR ILLEGIBLE

STEP	ACTION
1	**Attorney:** If after the third business day of the referral date the recorded mortgage you received is invalid or illegible, add **log code DEEINV** in VendorScape, or add the Invalid, or Illegible Recorded Mortgage/Deed Received issue in Desktop. This can be done by selecting Issues from the Tool Menu and selecting Add Issue. • This will add **log code DEEINV** (RECORDED DEED RECD INVALID OR NOT LEGIBLE) to FOR2 in MSP, open and complete step Y86, ATTY REQ MISSING REC MORT, and open step K63 (RECORDED MTG RSCH REQ'D) on the FOR3 screen in MSP.
2	**WFHM Default Docs Team:** Research missing recorded mortgage. • If recorded mortgage is found, complete the K63 step with the actual date the

	mortgage was provided/sent to the attorney. Load the mortgage onto LIV. For IL, send the original recorded mortgage to the attorney. • If recorded mortgage is not found: complete the K63 step, and add step K54, ATTY NDS TO OBTAIN DOT/MTG.
3	**Attorney:** Once the K54 step is placed on the loan, this will authorize your office to obtain the recorded mortgage from the county clerk's office. • Once you have obtained the recorded mortgage, enter the actual date for the K54 step.

Reports:

Attorney – Attorney to Obtain Mortgage: Daily report of all loans where the K54 scheduled date is not null and the K54 actual date is null. Alerts the attorney to obtain recorded mortgage from county clerk's office (Action Required)**.**

*****If the recorded mortgage was obtained by your office prior to the K54 step being added, you will need to notate VendorScape or Desktop stating that the mortgage has been received/obtained and you will need to complete the K54 actual date to ensure loan falls off of the report*****

Missing Title Policy Process

****Please Note**** The below process is not for title issues. If your office is handling a title issue, please follow the procedures listed in the Title section of this manual.

TITLE POLICY NOT RECEIVED

STEP	ACTION
1	**Attorney:** If after the fifth business day of the referral date you have not received the title policy, add log code TTLNRP in VendorScape, or add the Title Not Received in Referral Package issue in Desktop. This can be done by selecting Issues from the Tool Menu and selecting Add Issue. • This will add **log code TTLNRP** (TITLE WAS NOT RECEIVED IN REFERRAL PACKAGE) to FOR2 in MSP, open and complete step Y85, ATTY REQ MISSING TITLE POL, and open step K66, TITLE POLICY RESEARCH RQD, on FOR3 in MSP
2	**WFHM Default Docs Team:** Research missing title policy as follows: • If title policy is found, complete the K66 step with the actual date the title policy was provided/sent to the attorney. Load the title policy onto LIV. • If title policy is not found, complete the K66 step, and add step K67, ATTY NEEDS TO OBTAIN TITLE.
3	**Attorney:** Once the K67 step is placed on the loan, this will authorize your office to obtain the title policy directly from the title company. • Once you have obtained the title policy, enter the actual date for the K67 step.

TITLE POLICY INVALID OR ILLEGIBLE

STEP	ACTION
1	**Attorney:** If after the fifth business day of the referral date the title policy you received is invalid or illegible, add log code TTLBAD in VendorScape or add the Invalid or Illegible Title Received issue in Desktop. This can be done by selecting Issues from the Tool Menu and

	selecting Add Issue. • This will add **log code TTLBAD** (TITLE RECEIVED IS INVALID OR NOT LEGIBLE) to FOR2 in MSP, open and complete step Y85, ATTY REQ MISSING TITLE POL, and open step K66, TITLE POLICY RESEARCH RQD, on FOR3 in MSP
2	**WFHM Default Docs Team:** Research missing title policy as follows: • If title policy is found, complete the K66 step with the actual date the title policy was provided/sent to the attorney. Load the title policy onto LIV. • If title policy is not found, complete the K66 step, and add step K67, ATTY NEEDS TO OBTAIN TITLE.
3	**Attorney:** Once the K67 step is placed on the loan, this will authorize your office to obtain the title policy directly from the title company. • Once you have obtained the title policy, enter the actual date for the K67 step.

Reports:

Attorney – Attorney to Obtain Title Policy: Daily report of all loans where the K67 scheduled date is not null and the K67 actual date is null. This report alerts the attorney to obtain title policy from the title company. (Action Required).

*****If the Title Policy was obtained by your office, you will need to notate VendorScape or Desktop stating that the title policy has been received/obtained and you will need to complete the K67 actual date to ensure loan falls off of the report*****

Assignments

Please be advised that your office should NOT be foreclosing in the name of MERS.

- Effective March 1, 2011, Wells Fargo Post Closing Final Documents team will be drafting assignments for all delinquent MERS and Private Investor Loans. This will include any intervening assignments as well.
- **Attorney**: As of 5/27/11, you are to no longer to prepare an Assignment of Mortgage (AOM) (regardless of the referral date)

Follow these procedures:

STEP	ACTION
1	After pulling title and it is determined an assignment is needed, log on to MSP and review MAS1/USR3, "FD AOM VALDIDTN" field (press F8 twice) and review the status of the assignment.
2	If the field displays "**0**" "Assignment Not Needed" WFHM has already reviewed the chain of title and an assignment is not needed. If your office determines that an assignment is needed, please contact your liaison with the details as to why an assignment is still needed.
3	If the field displays "**1**" "Assignment Process Started" or "**2**" "Assignment Sent to County for Recording" • Determine if you may proceed with foreclosure without the recorded assignment • If you determine you are unable to proceed, email **FDAssignmentDesk@wellsfargo.com**

	o Escalation in subject line of email o Loan # o Date the Assignment is needed by o Assignor and Assignee o If the assignment is required to be recorded prior to filing first legal, provide physical mailing address (Street Address, no P.O . boxes) and executed assignment will be sent via overnight mail o The specific department or contact person the assignment should be sent to • Add event Assignment Issue/Problem in VendorScape or go to the File Transfer Form on the Tool Menu and launch the FC_DS_Assignment_Needed or FC_IHR_Assignment_Needed or FC_IHNR_Assignment_Needed process in Desktop and complete the DDF. Include the assignor and assignee information for the needed assignment. • Once you receive the executed assignment, record the assignment with the county. • Retrieve the recorded assignment and complete the task Assignment Problem Corrected in VendorScape or complete the Executed Assignment Received by Attorney event in Desktop with the date the assignment was recorded. • Proceed with the foreclosure process. Adhere to the document handling process as outlined in the Foreclosure Manual in regards to faxing a copy of the recorded assignment to Wells Fargo (see Documents Obtained by your Office) **IMPORTANT: Document Handling Procedure-** **If you currently are in possession of the original collateral file and related documents:** (1) Complete Appendix T-Assignment Cover Page indicating that you are in possession of the Original AOM Document and will maintain it with the other original documents in the Collateral file (2) Submit a copy of the recorded AOM document along with completed, signed Appendix T-Assignment Cover Page through Desktop (3) File and maintain the AOM with the other collateral documents (4) Return Original AOM along with other Original collateral documents to WFHM at the completion, suspension or removal of the foreclosure action **If you are NOT in possession of the original collateral file and related documents** (1) Retain a copy of the recorded AOM and (2) Return original, recorded AOM to the following address: Wells Fargo Home Mortgage Mac X9999-018 PO Box 1629 Minneapolis, MN 55440 Upon receipt by WFHM, the AOM will be imaged and shipped to document custody to be included in the collateral file. *Adhere to the document handling process as outlined in the Foreclosure Manual in regards to faxing a copy of the recorded assignment doc handling process may need to be reviewed and altered based on the above change.*
4	If the field displays “2” “Assignment sent to County for Recording” • If a copy of the executed assignment is needed, email DocOrderingHMEC@wellsfargo.com and request a copy o Specify in the body of the email that you require a copy of the unrecorded

	executed assignment • If a recorded copy of the assignment is required to proceed with first legal or foreclosure action email FDAssignmentDesk@wellsfargo.com and provide the following information: o Escalation in subject line of email o Loan # o Date the Assignment is needed by o Assignor and Assignee o Your physical mailing address (Street Address, no P.O. Boxes) o The specific department or contact person the assignment should be sent to • Add event Assignment Issue/Problem in VendorScape or go to the File Transfer Form on the Tool Menu and launch the FC_DS_Assignment_Needed or FC_IHR_Assignment_Needed or FC_IHNR_Assignment_Needed process in Desktop and complete the DDF Includes the assignor and assignee information for the needed assignment. • Retrieve the recorded assignment and complete the task Assignment Problem Corrected in VendorScape or complete the Executed Assignment Received by Attorney event in Desktop with the date the assignment was recorded. • Proceed with the foreclosure process. Adhere to the document handling process as outlined in the Foreclosure Manual with regard to faxing a copy of the recorded assignment to Wells Fargo (see Documents Obtained by your Office) *The original assignment that was previously sent will either be rejected or returned to Wells Fargo or the county may record it. If recorded, there will not be any impact on the Attorney's ability to proceed with foreclosure action.*
5	If the field displays "3" "Recorded Assignment received from County" • Email or send an intercom to <u>your</u> liaison and request a copy of the recorded assignment (specify in the body of the email if you require a copy or the original is required)
6	If the "FD AOM VADIDTN" field does not display a 1, 2, or 3 • Add event Assignment Issue/Problem in VendorScape or go to the File Transfer Form on the Tool Menu and launch the FC_DS_Assignment_Needed or FC_IHR_Assignment_Needed or FC_IHNR_Assignment_Needed process in Desktop and complete the DDF. Include the assignor and assignee information for the needed assignment. • Retrieve the recorded assignment and complete the task Assignment Problem Corrected in VendorScape or complete the Executed Assignment Received by Attorney event in Desktop with the date the assignment was recorded. • Proceed with the foreclosure process. Adhere to the document handling process as outlined in the Foreclosure Manual in regards to faxing a copy of the recorded assignment to Wells Fargo (see Documents Obtained by your Office)

*****This is only for escalated requests where Wells Fargo could face sanctions, miss a hearing, miss a sale, or halt foreclosure completely if not corrected immediately*****

WFHM Post Closing Team: Base the initial selection for assignment creation on loans that are >90 delinquent (or based on referral criteria set forth by the investor) and not yet referred to an attorney.

STEP	ACTION
1	Review the loan/chain of title to determine if an assignment is required

2	Prepare Assignment and image a copy of the executed unrecorded assignment prior to being submitted for recording in LIV (Loan Image Viewer)
3	Submit Assignment for recording to the county
4	Receive Recorded Assignment back from county and image a copy of the executed recorded assignment upon receipt from the county in LIV
5	Track Assignment (3 Stages) • MSP: MAS1/USR3, "FD AOM VALDIDTN" field (Page 3, position 6, field 4C) with one of the three valuables: o **0=Assignment Not Needed** o **1=Assignment Process Started** o **2=Assignment Sent to County for Recording** o **3=Recorded Assignment received from County**

Note: The FD Assignment Desk mail box will provide a 72 hour turn time for providing documents back to the requested firm

Foreclosure Mail

STEP	ACTION
1	**Attorney:** Your office may receive documentation from the court pertaining to the foreclosure action. Retain these documents and place in your archived file upon completion of the foreclosure. See Appendix A for examples of unnecessary mail that does not need to be sent. • Only send "critical documents" (Refer to Appendix A) to the appropriate department within Wells Fargo or your liaison. • To expedite the handling of any documentation that is sent, please make sure that the package is addressed appropriately. For the correct way to address the envelope/package, refer to Appendix A.
2	**Liaison:** If you receive critical mail documents from the Attorney, consult with your manager.

Documents Obtained by your office

STEP	ACTION
1	**Attorney:** Any recorded mortgages, title policies, recorded assignments, Bailee letters, or LNA, **OBTAINED** by your office on behalf of Wells Fargo, need to be faxed with the following completed cover sheet directly to our imaging department at: **FAX: 877-816-0144**
2	Please ensure that all of the information is submitted timely and that each document is faxed with a separate cover sheet.
3	The original document should then be retained with the foreclosure file unless the loan is reinstated.
4	If the loan is reinstated, please return the Original Note or LNA, and if applicable the original

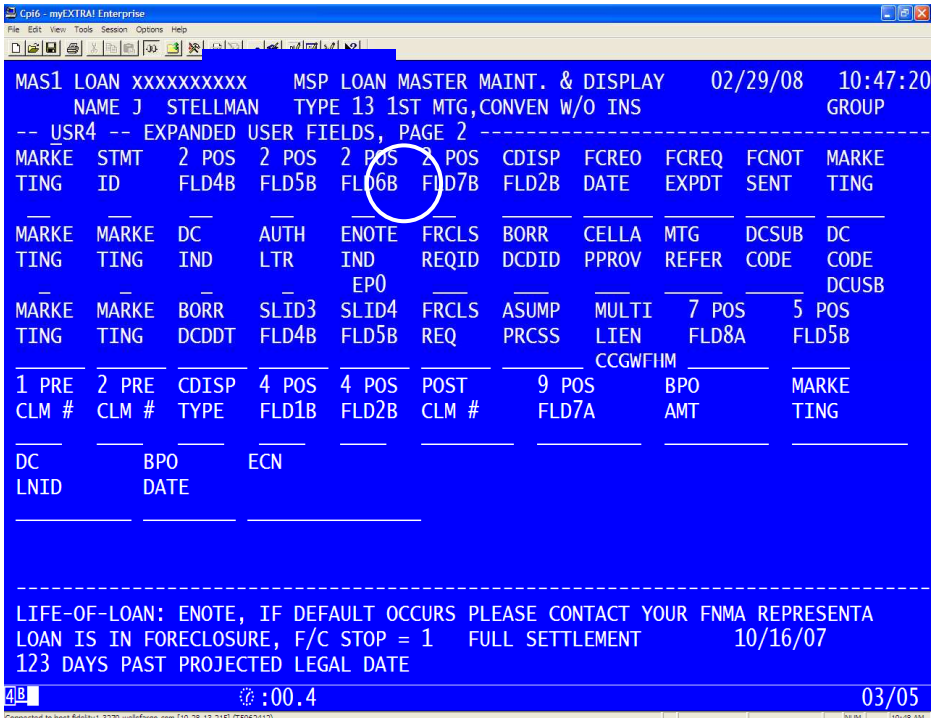
	recorded mortgage, to the following address: Wells Fargo Home Mortgage Document Management MAC X9999-01Q 2701 Wells Fargo Way 2nd Floor Minneapolis, MN 55467-8000 Below is an actual fax cover sheet to be copied and used:
	Firm Name on behalf of ***Wells Fargo Home Mortgage*** ***Default Doc Department*** **Date:_____** **# Pages Excluding Cover Sheet:_____** **Borrow Name:** _____ **Loan Number:** _____ **WFHM Client (Circle One) 106 472 591 685 708 936** **Please image the attached document (one per cover sheet) on the above referenced loan & corresponding image type:** _____ **Note/LNA (03300)** _____ **Bailee Letter (20070)** _____ **Recorded Mortgage/DOT (03000)** _____ **Recorded Assignments (00600)** _____ **Title Policy (04700)** ***Please retain recorded document with the foreclosure file unless requested***

eNote Procedures

What is an eMortgage?
An eMortgage is a mortgage for which the promissory note and possibly other documents are created and stored electronically rather than by using traditional paper documentation that has a pen and ink signature.

What is an eNote?
An eNote is a promissory note or other promise by the borrower to repay a debt obligation that is in the form of an electronic record and has been electronically signed by the borrower.

How do I know if I receive an eNote Foreclosure Referral?



STEP	ACTION
1	You will need to go to the MAS1/USR4 screen in MSP and, F5, and look for an “ENOTE IND” code that begins with the letter E. This code will tell you that this is an eNote loan.
2	In addition, upon the loan being referred to your office via VendorScape or Desktop, there will be a notation that this referral is an eNote referral.
3	**If e-note certification is needed, email** DocOrderingHMEC@wellsfargo.com.

Origination File Requests/Pooling and Servicing Agreements

STEP	ACTION
1	**Attorney:** In the instance that your office is in need of an origination file or Pooling and Servicing Agreement, please make your request through VendorScape by sending a message to the Attorney-File Requests processor. Please include the following information: • Specific details as to whether a copy of the file or the original physical file is needed. • Shipping contact information including contact name and complete mailing address • ****Please note** Only request Pooling and Servicing Agreements if required by a Judge or for Discovery.** • If a **physical origination file** is sent to your office, upon completion of review of the file, please return to : Wells Fargo Home Mortgage Document Management MAC X9999-01Q 2701 Wells Fargo Way 2nd Floor Minneapolis, MN 55467-8000

	For Desktop Referrals, email request to DocOrderingHMEC@wellsfargo.com.

Collateral files Sent to Your Office

Attorney: Any collateral files that are sent to your office on behalf of Wells Fargo need to be returned to:

Wells Fargo Home Mortgage
Document Management
MAC X9999-01Q
2701 Wells Fargo Way
2nd Floor
Minneapolis, MN 55467-8000

Uploading Documents to VendorScape or Desktop

STEP	ACTION
1	**Attorney:** Any documents that your office obtains during the foreclosure process or submits to court should be uploaded to VendorScape or Desktop
2	To upload documents in Desktop go to the Tool Menu
3	Select Add Docs
4	Select the appropriate document type, and browse the document), including but not limited to: • Title Report • Assignments • Complaint • Notice of Default • Death Certificates • Warranty Deed • Quit Claim Deed

First Legal Action

The First Legal Action Date is the first public action required by law, such as filing a complaint or petition, recording a notice of default, or publication of a notice of sale.

STEP	ACTION
1	**Attorney:** When the First Legal is filed, update the First Legal step (T01) with the actual date of the filing.
2	If the First Legal is delayed, document a reason for the delay within VendorScape or Desktop weekly.

FHA First Legal Delays

STEP	ACTION
1	**Attorney:** If your office is unable to complete the First Legal Action timely and agency/investor guidelines will not be met on a FHA loans, send notice via VendorScape or Desktop. • In Desktop, go to the Tool Menu, select Issues, and then Add Issue. For the Issue Type, select "FC First Legal Date Unable to be Met," then enter the projected end date and provide the reason First Legal could not be met. The "FC HUD Extension Needed" issue also needs to be raised stating the date the HUD cut date expires and that a new one needs to be ordered. • In VendorScape, submit the notice through the Foreclosure FLAD queue and advise the circumstances surrounding the delay. • The first legal action must be filed by the appropriate HUD deadline to avoid an interest curtailment or no later than 30 days after referral in judicial states and 10 days after referral in non-judicial states, whichever comes first. • Your office will be held responsible for any financial penalty that is incurred as a result of avoidable delays.
2	**WFHM:** Determine if the loan qualifies for a HUD extension and, if so, insert step P75, REQ EXT FROM HUD, on the FOR3 screen within MSP. • Upon receipt of the response from HUD, insert either step P79, HUD APPROVED EXTN, or step P80, HUD DENIED EXTN, and send notice to the Attorney via

	VendorScape or Desktop.

Reports:

Attorney – HUD Extension: A monthly report will be uploaded to VendorScape or Desktop of all loans where we have requested a HUD extension and are awaiting a reply from HUD. (Reference)

First Legal Action Amended

STEP	ACTION
1	**Attorney:** If the First Legal Action needs to be amended, add step D54, AMENDED 1ST LEGAL ACTION on the FOR3 screen within MSP. Populate the actual date with the date the amended First Legal Action was filed. ****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task – Amended 1st Legal Action." When adding the event in VendorScape, the D54 – Amended 1st Legal Action will automatically be placed into MSP.
2	For Desktop Referrals, go to the File Transfer Form on the Tool Menu and launch the FC_Amended_First_Legal_Action_Direct_Source or FC_Amended_First_Legal_Action_InHouse_Referred or FC_Amended_First_Legal_Action_InHouse_Non_Referred process in Desktop and complete the Amended First Legal Action step. *****Please Note*****If your office has questions about the First Legal Action Date, raise the FLAD issue. Select Issues from the Tool Menu, Add Issue, then select the "FC FLAD" issue.
3	Activity: (To add more activities, press [Tab].)

Executables

Please ensure all social security numbers and financial account numbers are removed from any recorded documents such as Substitution of Trustees, Assignments, Deeds, Affidavits, etc., prior to submitting them to Wells Fargo for execution. In the event a document is sent that does include the loan number or mortgagor(s) social security number, the document may be returned to you to make necessary corrections prior to execution.

Please include the loan number and document name in the subject line as an identifier when you are submitting executable requests to Doc Execution.

Judgment Figures Process

STEP	ACTION
1	**Attorney:** Forward Judgment Affidavit Figure Request, including (good through date) to judgment.figures@wellsfargo.com, and enter **log code FCJFR** (FIGURES REQUESTED FROM FORECLOSURE) in VendorScape.
2	**WFHM Executable Team:** Once request is received in mailbox, enter **log code FCJFRR** (ATTORNEY REQUESTED JUDGEMENT FIGURES) in MSP. • To produce figures for the attorney, the processor will enter loan number and good

	through date provided by attorney into the automation tool. Judgment figures, once generated, automatically will upload to the Attorney via VendorScape. • Once the figures have been generated and sent to Attorney, enter **log code FCJFGP** (JUDGEMENT FIGURES PROVIDED TO ATTY) in MSP. There is a turnaround time of three (3) business days for this process.

The following Log Codes will be utilized for the judgment affidavit figures process:

Log Codes	Comments
FCJFR	FIGURES REQUESTED FROM FORECLOSURE (ATTY)
FCJFRR	ATTORNEY REQUESTED JUDGEMENT FIGURES (WFHM)
FCJFGP	JUDGEMENT FIGURES PROVIDED TO ATTY (WFHM)

Judgment Affidavit Verification Process

STEP	ACTION
1	**Attorney:** Upon verification of the judgment figures provided to your office, send the completed judgment affidavit to Wells Fargo Executable Area via email address, Judgment.Affidavit@wellsfargo.com. Enter **log code FCAFRQ** (ATTORNEY SUBMIT AFFIDAVIT FOR EXECUTION) in VendorScape.
2	**WFHM Executable Team:** Once request is received in mailbox, enter **log code FCAFRC** (JUDGMENT AFFIDAVIT RECEIVED FROM ATTY) in MSP. Print affidavit and submit to appropriate signor for final verification and execution of the affidavit. • **The signor must verify the following:** o Borrower's Name o Property Address o Plaintiff Name/Foreclosing Entity o Principle Balance o Interest Amount o Late Charges o Tax Advances o Hazard Insurance Advance o Inspections o Broker's Price Opinion (BPO)/Appraisals o MIP/PMI Advance o Corporate Advance o Property Preservation o Suspense Credit o Escrow Advance ****Please Note**: Depending on state regulations, the attorney will determine what figures will be included in the affidavit.** • Once verified, the affidavit must be executed in the presence of a notary. Completed

affidavit is returned to the requesting Attorney via overnight delivery. Enter **log code AASFCA** (APPROVED AND SIGNED AFFIDAVIT MAILED TO ATTY) and tracking number in MSP. There is a turnaround time of ten (10) business days for this process, provided all supporting documentation is available at time of execution.

The following Log Codes will be utilized for the judgment affidavit figures process:

Log Codes	Comments
FCAFRQ	ATTORNEY SUBMIT AFFIDAVIT FOR EXECUTION (ATTY)
FCAFRC	JUDGMENT AFFIDAVIT RECEIVED FROM ATTY (WFHM)
AASFCA	APPROVED AND SIGNED AFFIDAVIT MAILED TO ATTY (WFHM)

3

Attorney: Once the judgment affidavit is received by your office, review the affidavit for accuracy. Enter the log code **FCAARA** (ATTY ACKNOWLEDGED RECEIPT OF AFFIDAVIT). To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.

- When the judgment affidavit is sent to court, enter the **Judgment Affidavit-REVISED sent to court** task in VendorScape.

N**ote:** Until this task is mapped from VendorScape or Desktop to MSP, please complete the step **810** (**JDGMT AFF SENT TO COURT)** manually in MSP or contact your foreclosure processor.

- When the affidavit is filed, complete the **Judgment Affidavit Acknowledged by Court** task in VendorScape. Upload a copy of the Affidavit along with all documents filed with the affidavit to VendorScape using the **Affidavit – Revised** document type (see the following instructions to set up the VendorScape task). For Desktop, go to the Tool Menu, Add Docs, and the upload as **AFFIDAVIT.**

4

Attorney: If the judgment affidavit is executed by your office, follow the below procedure:

- When the judgment affidavit is sent to court, enter the **Judgment Affidavit-REVISED sent to court** task in VendorScape.

Please note Until this task is mapped from VendorScape or Desktop to MSP, please complete the step **810** (**JDGMT AFF SENT TO COURT)** manually in MSP or contact your foreclosure processor.

- When the affidavit is filed, complete the **Judgment Affidavit Acknowledged by Court** task in VendorScape. Upload a copy of the affidavit with all documents filed with it to VendorScape using the **Affidavit – Revised** document type (see attached instructions to setup the VendorScape task). For Desktop, go to the Tool Menu, Add Docs, and the upload as **AFFIDAVIT.**

5

Attorney: Your office is responsible for following up on the affidavits by reviewing the FOR2 screen in MSP for the log code **AASFCA**. If you have not received the affidavit after 10 business days, please send a status request email to Judgment.Affidavit@wellsfargo.com. Status request emails should include the following:

In the subject line, please use the following wording:

- Status Request for loan number _____

In the body of the email, please use the following wording:

- Original request sent on __(date)__to the _____email box.
  The reason for the request is _____.

Non-Figure Affidavit Process

STEP	ACTION
1	**Attorney:** Send affidavits to Wells Fargo Executable Area via email address, doc.execution@wellsfargo.com**.** Enter **log code FCAFRQ** (ATTORNEY SUBMIT AFFIDAVIT FOR EXECUTION) in VendorScape or Desktop to notify them that your office has sent the affidavit for execution. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field. • Your office is responsible for the accuracy of the affidavits. The affidavits should have no blank spaces other than the signature for the Executable Team to complete.
2	**WFHM Executable Team:** Once verified, the affidavit must be executed in the presence of a notary. Enter log code **FCNFDS** (NON-FIGURE DOCUMENT SIGNED) in MSP. Completed affidavit is returned to the requesting attorney via overnight mail. Enter **log code FCAFRT** (SIGNED AND RETURNED AFFIDAVIT TO ATTY) and tracking number in MSP. There is a turnaround time of 10 business days for this process, provided all supporting documentation is available at time of execution. Once affidavit has been completed, enter in MSP and overnight affidavit to attorney.
3	**Attorney:** Your office is responsible for following up on the affidavits, by reviewing FOR2 for the **log code FCAFRT**. If you have not received the affidavit after 10 business days, send a status request to doc.execution@wellsfargo.com. Status request emails should include the following: In the subject line, please use the following wording: • Status Request for loan number _____ In the body of the email, please use the following wording: • Original request sent on __(date)__to the _____email box. The reason for the request is _____.

The following Log Codes will be utilized for the judgment affidavit figures process:

Log Codes	Comments
FCAFRQ	ATTORNEY SUBMIT AFFIDAVIT FOR EXECUTION (ATTY)
FCNFDS	NON-FIGURE DOCUMENT SIGNED
FCAFRT	SIGNED AND RETURNED AFFIDAVIT TO ATTY (WFHM)

Substitution of Trustee (SOT)

STEP	ACTION
1	**Attorney:** In order to prove that Wells Fargo has standing in order to initiate a foreclosure action on a loan, the following new requirements are now in effect: • **Endorsements** o All SOT's must have a correctly endorsed note • **Assignments** (see Assignments for validating if an assignment is in progress)

	o All MERS accounts must have executed assignments, the Substitution of Trustee (SOT) can be signed prior to it being recorded o All Non-MERS accounts must have an executed assignment based on the state requirements. The SOT can be signed prior to it being recorded. o If the SOT references an assignment within the document the properly executed assignment must be obtained • **Recorded Deed of Trust or Mortgage** Files needing a corrected endorsement or assignment will not follow the Wells Fargo policy of returning exception files to the Attorney after 48 hours. These files will be held with Wells Fargo until the follow-up actions are completed to get the corrected documents. Files missing the Recorded Deed of Trust or Mortgage will be halted for 40 hours. Documentation not received within the 48-hour timeframe will be stopped, and the Attorney will be required to resubmit the SOT with appropriate documentation.
2	**Attorney:** Forward Substitution of Trustee (SOT) documents to Wells Fargo Executable Area via email address (SOTDOC@wellsfargo.com). Enter **log code FCSOTW** (SOT SENT TO WF) in VendorScape or Desktop to notify them that your office has sent the SOT for execution. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
3	**WFHM Executable Team:** • Once verified, the SOT must be executed in the presence of a notary. Enter log code **FCDSRP (SOT SIGNED)** Completed SOT is returned to the requesting attorney via overnight delivery. Enter **log code FCSOTD** (FORWARDED COMPLETED SOT TO ATTY) and tracking number in MSP. There is a turnaround time of 10 business days for this process, provided all supporting documentation is available at time of execution.
4	**Attorney:** Your office is responsible for following up on the Substitution of Trustee, by reviewing FOR2 for the **log code FCSOTD**. If you have not received the SOT after 10 business days, send a status request to **SOTDOC@wellsfargo.com.** Status request emails should include the following: In the subject line, please use the following working: • Status Request for loan number _____ In the body of the email, please use the following working: • Original request sent on __(date)__to the _____email box. The reason for the request is _____.

The following Log Codes will be utilized for the judgment affidavit figures process:

Log Codes	Comments
FCSOTW	SOT SENT TO WF (ATTY)
FCDSRP	SOT SIGNED (WFHM)
FCSOTD	FORWARDED COMPLETED SOT TO ATTY (WFHM)

Deeds

STEP	ACTION
1	**Attorney:** Forward deeds to Wells Fargo Executable Area via the following email address: Deeddoc@wellsfargo.com**.** Enter **log code FCDDWF** (DEED SENT TO WF) in

	VendorScape or Desktop to notify it that your office has sent the deed for execution. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field. • **All executable documents must be in a Word doc format. PDF formats will be returned unexecuted.** • **Only send one attachment per email. All special instructions must be in the coversheet of the Deed.** • **Your office is responsible for uploading supporting documents (i.e., Recorded Deed of Trust or Mortgage) to VendorScape.**
2	**WFHM Executable Team:** • Once verified, the deed must be executed in the presence of a notary. Enter log code **DDSGEX** (DEED SIGNED AND EXECUTED) to MSP. • Completed deed is returned to the requesting Attorney via overnight delivery. Enter **log code FCDEEA** (EXECUTED DEED MAILED TO ATTORNEY) and tracking number in MSP. There is a turnaround time of 10 business days for this process.
3	**Attorney:** Your office is responsible for following up on the deed, by reviewing FOR2 for the **log code FCDEEA**. If they not received the deed after 10 business days, send a status request to **DeedDoc@wellsfargo.com.** Status request emails should include the following: In the subject line, please use the following wording: • Status Request for loan number _____ In the body of the email, please use the following wording: • Original request sent on __(date)__to the _____email box. The reason for the request is _____.

The following Log Codes will be utilized for the judgment affidavit figures process:

Log Codes	Comments
FCDDWF	DEED SENT TO WF (ATTORNEY)
DDSGEX	DEED SIGNED AND EXECUTED (WFHM)
FCDEEA	EXECUTED DEED MAILED TO ATTORNEY (WFHM)

Assignment of Bid

STEP	ACTION
1	**Attorney:** Forward assignments of bid to Wells Fargo Executable Area via email address, Doc.Execution@wellsfargo.com**.** Enter **log code FCABWF** (ASSIGNMENT OF BID SENT TO WF) in VendorScape or Desktop to notify it that your office has sent the assignment of bid for execution. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
2	**WFHM Executable Team:** • Once verified, the assignment of bid must be executed in the presence of a notary. Enter log code **FCNFDS** (NON-FIGURE DOCUMENT SIGNED) in MSP. • Completed assignment of bid is returned to the requesting attorney via overnight delivery. Enter **log code FCAFRT** (SIGNED AND RETURNED AFFIDAVIT TO ATTY) and tracking number in MSP. There is a turnaround time of 10 business days for this process.
3	**Attorney:** Your office is responsible for following up on the assignment of bid, by reviewing FOR2 for the **log code FCAFRT**. If they not received the assignment of bid after 10 business days, send a status request to doc.execution@wellsfargo.com. Status request emails should include the following: In the subject line, please use the following wording: • Status Request for loan number _____ In the body of the email, please use the following wording: • Original request sent on __(date)__to the _____email box. The reason for the request is _____.

The following Log Codes will be utilized for the judgment affidavit figures process:

Log Codes	Comments
FCABWF	ASSIGNMENT OF BID SENT TO WF (ATTY)
FCNFDS	NON-FIGURE DOCUMENT SIGNED
FCAFRT	SIGNED AND RETURNED AFFIDAVIT TO ATTY (WFHM)

Rescission Documents

If your office requires Wells Fargo to execute documents to process the Rescission of the foreclosure sale, please do the following:

STEP	ACTION
1	In the subject please place **"Notice of Rescission"** in the beginning of the Subject Line of the email
2	Please send the document to doc.execution@wellsfargo.com

NOTE: Failure to do both items mentioned above will delay in the execution of the rescission document required.

If the document has not been received after ***30 calendar days***, the escalation is as follows:

STEP	ACTION

1	Please review the system notes to see if the document has already been sent out: • FCAFRT – Signed and returned affidavit to Attorney • FCDEEA – Executed Deed mailed to Attorney
2	If this log code does not exist in the system, please place "2nd request" in the subject line in front of the "Notice of Rescission" • Example: "2nd Request – Notice of Rescission - Client#/Loan#"
3	Please USE the original email with the original date sent to doc.execution@wellsfargo.com along with the attached document that needs to be executed.

Failure to do so will result in push back of the email request, requesting proof of original submission that could delay the request.

Miscellaneous Documents

STEP	ACTION
1	**Attorney:** Forward miscellaneous documents to the Wells Fargo Executable Area via the following email address: doc.execution@wellsfargo.com**.** You are not responsible for entering a log code.
2	**WFHM Executable Team:** • Once verified, the document must be executed in the presence of a notary. Enter log code **FCNFDS** (NON-FIGURE DOCUMENT SIGNED) in MSP. • Completed document is returned to the requesting Attorney via overnight delivery. Ente**r log code FCAFRT** (SIGNED AND RETURNED AFFIDAVIT TO ATTY) and tracking number in MSP. There is a turnaround time of 10 business days for this process.
3	**Attorney:** Your office is responsible for following up on the documents by reviewing FOR2 for the **log code FCAFRT**. If they not received the document after 10 business days, send a status request to doc.execution@wellsfargo.com. Status request emails should include the following: In the subject line, please use the following wording: 1. Status Request for loan number _____ In the body of the email, please use the following wording: 2. Original request sent on __(date)__to the _____email box. The reason for the request is _____.

The following Log Codes will be utilized for the judgment affidavit figures process:

Log Codes	Comments
FCNFDS	NON-FIGURE DOCUMENT SIGNED
FCAFRT	SIGNED AND RETURNED AFFIDAVIT TO ATTY (WFHM)
FCDOCA	DOC REQUEST EXECUTED AND FORWARDED TO ATTY (WFHM)

Executable Document Delaying Tracking

If you are pending an executable document that does not already have a step assigned to it (i.e.,. assignments), utilize the following procedure:

In Desktop, the Client Document Execution issue needs to be raised.

STEP	ACTION
1	Go to the Tool Menu
2	Select Issues
3	Add Issue
4	For the Issue Type, select “FC Client Document Execution”
5	Enter the projected end date
6	Provide a description of what document is being sent for execution

Currently, the below steps have to be entered manually in both Vendorscape and Desktop:

667	Executable Doc Delay
668	Executable Doc End

STEP	ACTION
1	The 667 needs to be added to MSP on the FOR3 and completed with the actual date the delay started.
2	The 668 needs to be added to MSP on the FOR3 screen with the actual date remaining open until the delay has ended.
3	Once the delay has ended, complete the actual date of the 668 with the actual date the delay ended.

Judgment

STEP	ACTION
1	**Attorney:** Upon receipt of the e-filed judgment affidavit, your office will update the actual date for step T14, JUDGM ENTERED/GRANTED, on FOR3 with the filing date of the judgment.
2	In Desktop, complete the DDF attached to the Judgment Entered/Granted step
3	Complete the step with the filing date of the judgment

Motion for Summary Judgment (MSJ)

****Please note**** If you are following the MSJ process as standard practice, do not add the Contested Foreclosure event in VendorScape or Desktop or the correlating steps. If the file is truly contested, please see the Contested Files section of this manual.

STEP	ACTION
1	**Attorney:** When an MSJ is filed, your office will add the D85, MSJ FILED, steps to the FOR3 screen in MSP, and populate the actual date with the date the motion for summary judgment

	was filed
2	Add the T17 step, ATTY SCHD SUMMARY JU, and populate the actual date with the date for which the Summary Hearing is scheduled. If the hearing date is changed, update the actual date with the new scheduled hearing date.
3	If the Motion for Summary Judgment (MSJ) is **granted**, your office will add the D86 (MSJ GRANTED) step to the FOR3 screen within MSP and populate the actual date with the date it was granted. Within Desktop, complete the MSJ Hearing Held step, and select "Yes" in the DDF.
4	If the MSJ is **denied**, insert step E30, MSJ DENIED/SENT TO DOS, and follow the procedures outlined in the Litigation section of this manual to submit the loan to the DOS Team at Wells Fargo. In Desktop, complete the MSJ Hearing Held step and select "No" in the DDF. ****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task – Motion for Summary Judgment Granted." When adding the event in VendorScape the D86 – MSJ Granted will automatically be placed into MSP. Under Task, choose "Add", and then "Production Task – Motion For Summary Judgment Denied." When adding the event in VendorScape the E30 – MSJ Denied/Sent to DOS will automatically be placed into MSP. For Desktop referrals, go to the File Transfer Form on the Tool Menu and add the FC_MSJ_Direct_Source process or FC_MSJ_InHouse_Referred process or FC_MSJ_InHouse_Non_Referred process. *Complete the Motion For Summary Judgment Filed DDF and enter the completed date. This will update the D85 step in MSP.*

Reports:

Liaison – MSJ Follow Up Report: Daily list of loans where the Attorney has filed MSJ and the hearing date has not been set. Liaison is to monitor until the hearing date has been scheduled. Once the T17 step ATTY SCHD SUMMARY JU actual date has been populated, the loan falls off the report.

Liaison – MSJ Pending Report: The daily list of loans for which the attorney has filed a MSJ that has not yet been granted or denied. The liaison is to monitor until the MSJ is granted, or denied. Once the loan is coded as granted or denied, it falls off the report. If denied, the attorney contacts Default Operations Support.

Judgment Amended

STEP	ACTION
1	**Attorney:** If your office determines judgment needs to be amended due to additional disbursements, add step D95 (REQUEST TO AMEND JUDGMENT) on the MSP FOR3 screen. The actual date will be populated with the date the amended judgment was sent out to the court.
2	In Desktop, if your office needs to request any funds that have been disbursed since judgment so you are able to amend the judgment to proceed to sale, raise the Additional Sums Disbursed Issue. Select Issues from the Tool Menu, add issue, then select the "FC Additional Sums Disbursed" issue. Enter the expected end date and provide a description of the issue. ****Please Note**** The required steps can be added through VendorScape.

	Under Task, choose “Add” then “Production Task – Judgment Amended.” When adding the event in VendorScape the D95 – Judgment Amended automatically will be placed into MSP.
3	For Desktop referrals, go to the File Transfer Form on the Tool Menu
4	Launch the FC_Amended_Judgment_Direct_Source or FC_Amended_Judgment_InHouse_Referred or FC_Amended_Judgment_InHouse_Non_Referred process
5	Complete the DDF
6	Place a note in VendorScape or Desktop documenting the original judgment amount and the new judgment amount. Your office is required to obtain Wells Fargo’s approval to amend judgment.
7	**Liaison:** You will be responsible for working the Amended Judgment report daily and inserting either step E98, AMENDED JUDGMENT REQ GRANTED, to approved amending judgment, or step E99, AMENDED JUDGMENT REQ DENIED, to deny.
8	**Attorney:** Please escalate on a case-to-case basis to the WFHM Foreclosure Supervisor in the event you are advised not to amend judgment, but believe it would be in the best interest of Wells Fargo to do so.

Reports:

Over-allowable Fee Approval Processor – Amended Judgment Request: List of loans where the Attorney has entered an actual date for step D95 and step E98 or step E99 is null. Provides a list of loans where the Attorney has asked for permission to amend judgment and permission has not been granted or denied. (Action Required)

BPO/Appraisal Ordering and Bidding

Non FHLMC/VA-Requesting a Copy of the BPO

If your office is in need of a copy of the Current BPO or a BPO needs to be ordered, raise the Appraisal/BPO Needed issue.

STEP	ACTION
1	Select Issues from the Tool Menu
2	Select Add Issue
3	Choose the “FC Appraisal/BPO Needed” issue
4	Enter the expected end date
5	Enter a description as to whether a copy of the current BPO is needed or if a BPO needs to be ordered.

FHLMC Designated BPO Ordering Process

****Please Note**:** This section only applies to FHLMC Designated Counsel. If your office is not FHLMC Designated Counsel, you are not responsible for ordering BPO for FHLMC.

****Please Note**** FHLMC requires that a BPO be ordered on all loans prior to sale.

STEP	ACTION
1	**Attorney:** To ensure adequate bid, FHLMC Designated counsel will complete the following steps:

2	45 days prior to sale order BPO through BPO direct ****Please note** If a sale can be set within 45 days of referral, order the appraisal at the time of referral.**
3	Input Z47, FHLMC BPO ORDERED, step with actual date at time of order.
4	Follow up with BPO direct 10 days after placing order to ensure completion
5	Once completed, insert the Z19, ATTORNEY RECEIVED BPO, step, and complete with the actual date. ****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task – FHLMC BPO Ordered." When adding the event in VendorScape the Z47 – FHLMC BPO Ordered automatically will be placed into MSP. Under Task, choose "Add," then "Production Task – BPO Received." When adding the event in VendorScape, the Z19 – FHLMC BPO Received automatically will be placed into MSP. For Desktop Referrals, complete the Attorney Ordered BPO event in the FC_FM_BPO Ordered process after ordering the BPO. Once the BPO is received, complete the Attorney Received BPO event.
6	**WFHM**: Complete the following: • BPO will be received from BPO direct via email. • Update the value on MSP It is your responsibility to follow FHLMC's requirements for ordering the BPO prior to the scheduled sale date.
7	**Attorney:** If a previously FHLMC designated loan falls out of the designated process, insert step N99, FHLMC NO LONGER DESIGNATED, on FOR3 in MSP. This will notify WFHM to complete the bid as normal. ****Please Note**** The required steps can be added through VendorScape.
8	Under Task, choose "Add" then "Production Task – FHLMC No Longer Designated." When adding the event in VendorScape the N99 –FHLMC No Longer Designated automatically will be placed into MSP.
9	*In Desktop, raise the Loan No Longer in FHLMC Designated Program issue. Select Issues from the Tool Menu*
10	*Select Add Issue*
11	Choose the "FC Loan No Longer in FHLMC Designated Program" issue. This will map the N99 step and update the bidding process.
12	**WFHM:** Complete and issue the bid 5 days prior to sale

Reports

Attorney – Attorney Ordered BPO/Appraisal: Weekly report of all loans where the BPO has been ordered but not yet received. (Action Required)

Compliance – BPO Ordered, Not Received: Weekly report of all loans where the Z17 step has an actual date and there is no Z19 or U09 step actual date and it has been more than 10 days. (Action Required)

VA Appraisal Ordering Process

Attorney: Please see Appendix P for the step by step process for ordering the VA appraisal

Reports

Attorney – Attorney Ordered BPO/Appraisal: Weekly report of all loans where the BPO/Appraisal has been ordered but not yet received. (Action Required)

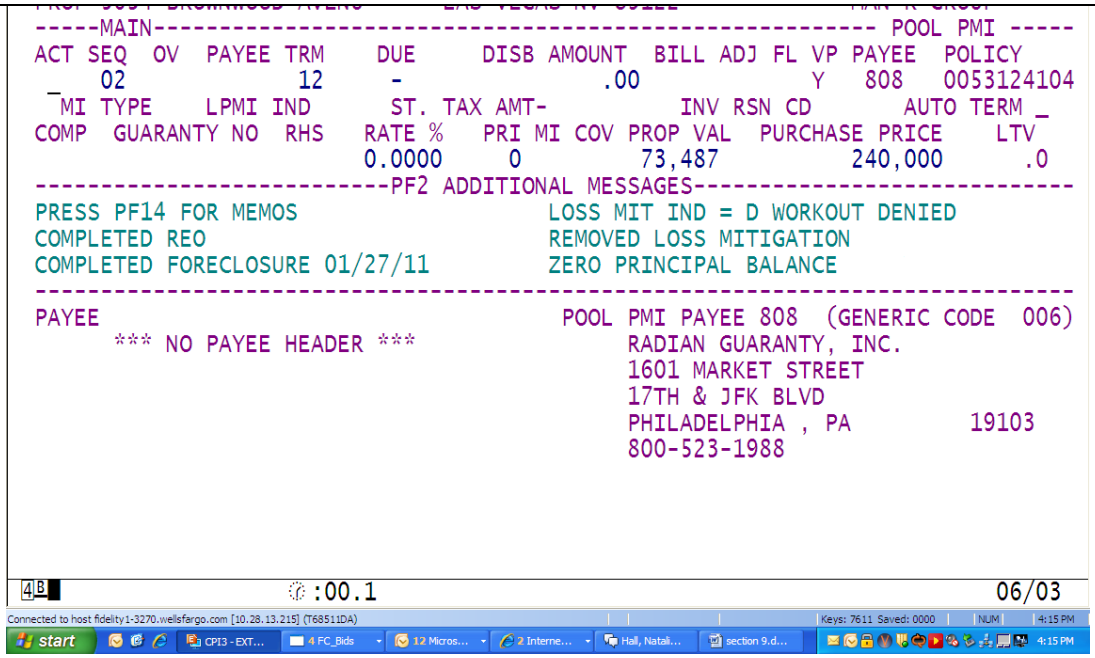
Liaison – BPO Ordered, Not Received: Weekly report of all loans where the U18 step has an actual date and there is no Z19 or U09 step actual date and it has been more than 10 days. (Action Required)

Bids

****Please Note**** If the foreclosure sale date is changed for any reason, a new bid is required, whether the bid was a specified bid or a total debt bid. If multiple bids are present, use the most recent bid.

If you receive a bid with competitive language and the state the property resides in does not allow competitive bidding or there is an additional cost associated with bidding competitively, please contact Nikki Cureton at curen01@wellsfargo.com for further instructions.

STEP	ACTION
1	If Hazard Claims has determined that a bid amount needs to be reduced, the bidding team at Wells Fargo will factor that reduction into the instructions provided. However, If your firm is responsible for preparing the bidding instructions and you will be bidding total debt, ensure that the reduction amount already is not included in restricted escrow on the payoff figures. If it is not, reduce the total debt by the reduction amount. **Note:** If your firm is not responsible for preparing bidding instructions, no one at your firm should alter any bidding instructions.
2	**Attorney:** Your office is responsible for creating bids in the following situation: • **FHLMC Uninsured Designated Counsel (No Mortgage Insurance):** Follow the FHLMC guidelines in issuance of bid. This should be completed 5 business days prior to sale. Prior to issuing a bid, the Attorney must check the MIP1 screen to ensure there is no Mortgage Insurance (MI) coverage on the loan. Primary MI coverage would be located under Payee on the left side of the screen, and any Pool MI coverage would be found on the right side of the screen. If Primary or Pool MI information is present, the bid will be prepared by Wells Fargo. If Wells Fargo provides a bid, the Attorney must follow that bid.

	
3	• Insert step N36, ATTORNEY COMPLETES BID, with actual date of issuance of bid. **FHA**: Effective 11/5/2011, bidding instructions will be prepared and provided by Wells Fargo Home Mortgage.
4	**WFHM:** Bid Automation will attempt to complete the bid 14 days prior to the foreclosure sale for all other loan types except Wells Fargo Financial and Wells Fargo Home Equity Loans.

Reports:

Attorney – FHA Bids: Daily report of all FHA loans with a sale scheduled within the next 14 business days and the U31 and N36 actual dates are null. Alerts Attorney to complete bid (the 14 days allows for your firm to be proactive in completing bid - Action Required).

Attorney – FHLMC Designated Bid Report: Provides FHLMC designated Attorneys with a weekly list of FHLMC loans where the sale is within the next 14 business days and a bid is required (the 14 days allows for your firm to be proactive in completing bid). (Action Required)

Liaison – FHA Bids: Daily list of FHA loans where the sale is scheduled within the next 14 business days and the U31 and N36 (Send Bid Instructions to Attorney) for FHA loans has not been updated (Action Required)

Liaison – FHLMC Designated Bids: Daily list of FHLMC loans where the sale is scheduled within the next 14 business days and the U31 and N36 (Send Bid Instruction to Attorney) for FHLMC loans has not been updated (Action Required)

Escalated Bids

STEP	ACTION
1	**Attorney:** If you need a bid within the next 48 hours under the following circumstances, send a message via VendorScape to Escalated Bids. In Desktop, the loan automatically will be sent to the FC Escalated Bid queue if the bid is not received within 48 hours of the scheduled sale date.
2	Otherwise, go to the File Transfer Form on the Tool Menu, add the FC_Escalated_Bid_Direct_Source or FC_Escalated_Bid_InHouse_Referred or

	FC_Escalated_Bid_InHouse_Non_Referred process, and complete the Escalated Bid Request event. • The sale is going to be cancelled, postponed, or adjourned within 48 hours because your office has not received the bid. • If during the pre-sale review, you discover advances were made since the initial bid was sent and the sale is within 48 hours. • If you have other questions that do not meet these criteria, email one of the below escalated contacts: o Johnnie Timm- Johnnie.Timm@wellsfargo.com o Katie Morris- Katie.Morris@wellsfargo.com o Jodilynn Sobotta- Jodilynn.Sobotta@wellsfargo.com
3	**Attorney:** The following bids are not handled by the foreclosure bidding team. Do not contact the Escalated Bid queue or launch the FC_Escalated_Bid_Direct_Source or FC_Escalated_Bid_InHouse_Referred or FC_Escalated_Bid_InHouse_Non_Referred process in the following circumstances: • **Wells Fargo Financial:** contact Ashleigh Jackson at Ashleigh.J.Jackson@wellsfargo.com • **Wells Fargo Home Equity Loans**: contact Nathan Remington at Nathan.Remington@wellsfargo.com • **FHLMC Uninsured Designated Counsel Loans**: foreclosure counsel should prepare the bid

In Desktop, if your office has questions surrounding a bid, the Escalated Bid issue needs to be raised.

STEP	ACTION
1	Select Issues from the Tool Menu
2	Add Issue
3	Select the “FC Escalated Bid” issue
4	Enter the expected end date and the questions needing to be addressed

*****Please note***If the bid has not been received and the sale is within 24 hours, the Escalated Bid issue is not able to be launched.**

VA 567 Form

This form will no longer be used for our files. Upon receipt of the VA Bid-complete this step.

Pre-Sale Loan Review

Your office is required to review all loans prior to sale to ensure Wells Fargo is able to proceed to sale. It is very important that you review each loan to make sure we have marketable title and to prevent rescissions. This review is required **ONE WEEK** prior to the sale **AND AGAIN WITHIN 24 HOURS** of the sale.

Attorney: When each review is completed, if we can proceed to the foreclosure sale, enter log code **FCRVSL** (REVIEWED LOAN FOR SALE) in VendorScape or Desktop. To enter the log code in Desktop:

STEP	ACTION
1	Select Add Note from the Tool Menu

2	Select Note Type Foreclosure
3	Enter the log code in the MSP log code field

Attorney: When each review is completed, if we cannot go to sale,

STEP	ACTION
1	Notify the Wells Fargo Liaison immediately
2	Enter the log code **FCNESL** (LOAN NOT ELIG FOR SALE) in VendorScape or Desktop
3	As soon as the issue that was preventing the file from proceeding to sale is resolved, enter the Log Code **FCRVSL** (REVIEWED LOAN FOR SALE)
4	To enter the log code in Desktop, select Add Note from the Tool Menu
5	Select Note Type Foreclosure
6	Enter the log code in the MSP log code field

****Please Note** A log code must be entered at the time of each review and the FCRVSL log code is required before the sale is held.**

The below are required to review during the pre-sale review:

Payments/P309

STEP	ACTION
1	**Attorney:** Review **P309** for payments that have been applied since the loan was referred (U01 Actual Date). • Confirm on **DLQ1** that the "Due Date" is greater than 90 days delinquent and that there is no suspense balance. o If, per your state guidelines, the suspense balance needs to be returned prior to sale, contact the cash area at FCApplication@wellsfargo.com. **Please note:** that this email address should only be used for suspense request 24 hours prior to sale.

Bankruptcy

STEP	ACTION
1	**Attorney:** Check Pacer for any bankruptcy filings that would prevent us from going to sale - **perform within 24 hours of the foreclosure sale.** • If a bankruptcy has been filed, follow the procedures for notifying the bankruptcy department located in the Bankruptcy section of this manual.

Insurance Claim/Property Damage

STEP	ACTION
1	Attorney: Review the TSK2 screen and make sure there are no open insurance or property preservation issues. Insurance or property preservation issue can be identified by the task codes listed on the next page.

	• If there is an insurance claim or damaged property task open, contact the Wells Fargo Liaison to see if we can go to sale. • If we can go to sale, ask the Wells Fargo Liaison if our bidding will be affected. Sometimes Wells Fargo receives insurance proceeds and this amount will be deducted from a total debt bid. • Look at the HAZN screen to see if there are any insurance issues or claim filed.

Task ID	Description
DLDDEF	Default Property Claim Funds
DLDFNL	100% Inspection Request
DLDHLF	50% Inspection Request
DLDLGF	LA Grant Program Final Disburs
DLDLOS	Internal Loss Draft Follow-Up
DMGFMR	FHLMC Distressed Property
DMGMS2	Insurance claim assigned to MSI (Non Big 6 type of damages)
DMGMSI	Insurance claim assigned to MSI (Big 6 type of damages)
DOS014	City Code Violations-DOS
DOS600	Title Claim Policy Limits
FMLVCO	FHLMC charge off review
PNPCDM	Condemned Property
PNPDEM	Demolition Notice Received
PNPDIS	Disaster Inspection
PNPDMG	DMG Prop in PP DMG Code
PNPFIL	Insurance claim filed by the mortgagor.
PNPMLD	Mold Abatement Tracking
PNPMTH	Meth Lab
PNPQCM	Insurance claim assigned to Quality Claims Management
PNPREF	Property had sustained more than $2,000 in property damages.
PNPRUT	Insurance claims for the Rutledge Law Firm
PNPSU2	Insurance claim assigned to Superior Home Services (Non Big 6 type of damages)
PNPSUP	Insurance claim assigned to Superior Home Services (Big 6 type of damages)
PNPVIO	General violation
SOS005	Condemn/Eminent Domain-SOS
VIOCDM	Condemnation
VIOCRG	Charge Off
VIODEM	Demolition
VIOFTD	Fast Track Demolition
VIOMTH	Meth Lab/Drug House
VIOPNT	Lead Paint Violation
VIORDL	Unfinished Remodel
VIOUGR	Code Upgrades Required
VIOPAC	Pennsylvania Conservatorship
VIORCV	Receivership Active

Title Claims

STEP	ACTION
1	**Attorney:** Review the **TSK2** screen and make sure there are no open title claims. Title claims can be identified by the following task codes on TSK2.

TaskID	Description
DOS003	ILLEGAL TRANSFER OF TITLE-DOS
DOS018	DRUG FORFEIT/GOV SEIZURE - DOS
DOS027	PARTITION ACTIONS - DOS
DOS201	F/C TITLE CLAIM - DOS
DOS202	FRAUD ISSUES
DOS206	TEMP RESTRAINING ORDER - DOS
DOS401	FHLMC MHU REPURCHASES
DOS600	TITLE CLAIM POLICY LIMITS
SOS005	CONDEM/EMINENT DOMAIN - SOS
SOS009	PROBATE/NOTICE TO CREDITORS

- Ensure that Wells Fargo has marketable title prior to going to sale.
- Enter the “actual” date for step U99, FINAL TITLE CLEAR, on FOR3.

****Please Note**** The required step can be completed through VendorScape. This

	step is part of the Foreclosure template, however the actual date can be completed in VendorScape. Under Task, choose "Add," then "Production Task – Final Title Clear." When adding the event in VendorScape the U99 – Final Title Clear and entering the actual date, it automatically will be updated in MSP. For Desktop, complete the Final Title Clear event. • If title is not cleared, your office will need to contact the Liaison and provide explanation via VendorScape or Desktop.

Soldier and Sailor Civil Relief Act

STEP	ACTION
1	**Attorney**: Your office is required to confirm the borrower's military status for every loan referred/transferred to your office, by checking the DOD website, a minimum of two times throughout the foreclosure process: • Immediately (within 24 hours) upon receipt of the foreclosure referral/ file transfer to your office • 24 business hours prior to the day of sale
2	**Attorney**: To complete the review, follow the below process:
3	Review the DOD website (the review is only required for mortgagors that are on the Note)
	Upload a copy of the DOD website results to VendorScape or Desktop (A minimum of two times, as indicated above). **The DOD results need to have the mortgagor's social security number blacked out before uploading to Desktop (the last four of the SSN is acceptable to remain).** In Desktop, select Add Docs from the Tool Menu and upload under Department of Defense. In VendorScape, this should be done by completing the corresponding DOD task for the review in which you are completing (the task will prompt you to upload the DOD results): • Department of Defense-File Received • Department of Defense-24 Hour Presale Check
4	If the borrower is **NOT on** Active Duty, or has **NOT** been discharged within the last 12 months, perform the following: Enter the **FCLDOD** (DOD WEBSITE VERIFIED CONFIRMED MILITARY STATUS) log code on the FOR2 screen in MSP or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
5	If the borrower is on Active Duty • Enter log code FCLD01 on FOR2 in MSP or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
6	If the borrower is not Active duty BUT was discharged within the last 12 months • Enter log code FCLD02 on FOR2 in MSP or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
7	If the DOD website is showing active duty, discharged within the last 12 months, or if communication is received advising mortgagor may be on active duty, send an email to smcra@wellsfargo.com and open an issue in Desktop, or place the file on hold in VendorScape stating the file needs to be placed on hold for Soldiers and Sailors Relief Act or

	HERA. • Email Subject Line to include: (Client, Loan Number, SCRA) • Body of email to include: If documentation from DOD website: Upload a copy of the supporting information received from the DOD website. If communication is received, provide the following: Name, Phone Number, and Email Address of the person who provided the information. • In Desktop, open issue **FC Soldier and Sailors Relief Act** for Servicer to place file on hold if the mortgagor is active duty or discharged with the last 12 months, until further instructions are received. • If no response received within 5 business days, email foreclosurescra@wellsfargo.com • If the mortgagor contacts your office: o Refer the Mortgagor to the Special Loans area within Wells Fargo: (866) 936-7272 o Request a copy of the orders from the Mortgagor ▪ Fax the orders to (803) 396-6085, Attn: Special Loans o Or send them through U.S. mail to: Wells Fargo Home Mortgage Attn: Special Loans/SCRA 3480 Stateview Blvd. Mac# X7802-017 Fort Mill, SC 29715 ******Please Note***Uploading the DOD results is required at each point regardless if the sale is to be postponed or cancelled, i.e., if the U20 F/C SCHEDULED SALE DATE still reflects the sale that will be postponed/cancelled and you are at a review point, this must be done.***
8	**WFHM SCRA Team**: • Contact mortgagor directly for protection
9	**WFHM Foreclosure:** provide a response to Attorney of direction that WFHM will take on the property (i.e., putting file on hold or continuing with foreclosure action).

Reports:

Liaison – Not Eligible for Sale: Provides a list of loans with a U20 actual date within the next 7 days where the Attorney has entered FCNESL log code (Action Required).

Attorney- SCRA Audit: A weekly audit to ensure that you are completing the review at each stage: Referral, Sale Scheduled, and Sale Held. A report will be sent to you containing all loans that failed at each stage either by not entering the FCLDOD, FCLD01, FCLD02 log code, or by not uploading the DOD results.

HAMP 10-2 Certifications

If certification is required, your office is responsible for ensuring the required Treasury certification is received prior to proceeding to sale. See Loss Mitigation.

Title

The Attorney is responsible for ensuring that Wells Fargo has clear and marketable title.

Please note If you identify a manufactured/mobile home via a title search, or from the VendorScape or

Desktop documentation provided along with the referral, please see the Manufactured/Mobile Home Title Issue section of this guide.

STEP	ACTION
1	**Attorney:** Once the title report is received, enter the actual date for step U52 - "Preliminary Title Recvd".
2	If the Title Report is clear, enter the actual date for step U98 – "Preliminary Title Clear."
3	Prior to sale, review title again and enter the actual date for U99-"Final Title Clear." This informs Wells Fargo that we have clear title.

****Please Note**** The required steps can be completed through VendorScape or Desktop. These steps are part of the Foreclosure template; however, the actual date can be completed in VendorScape or Desktop.

For Vendorscape:

STEP	ACTION
1	Under Task, choose "Add"
2	Then, "Production Task – Preliminary Title Received"
3	When adding the event in VendorScape, the U52 – Preliminary Title Recvd, and entering the actual date, it automatically will be updated in MSP.

STEP	ACTION
1	Under Task, choose "Add"
2	Choose "Production Task – Clear Title".
3	When adding the event in VendorScape the U98 – Preliminary Title Clear and entering the actual date, it automatically will be updated in MSP.

STEP	ACTION
1	Under Task, choose "Add"
2	Choose "Production Task – Final Title Clear"
3	When adding the event in VendorScape the U99 – Final Title Clear and entering the actual date, it automatically will be updated in MSP.

For Desktop:

STEP	ACTION
1	Complete the Preliminary Title Received event in Desktop, this automatically will complete the U52 step in MSP.
2	Complete the Preliminary Title Clear DDF in Desktop, this automatically will complete the U98 step in MSP.
3	Complete the Final Title Clear event in Desktop, this automatically will complete the U99 step in MSP

Reports

Attorney – Title Received, Not Cleared: Weekly report of all loans where your office has acknowledged it has received preliminary title but has not entered an actual date for U98 step. (Action Required)

Liaison – Title Received, Not Cleared: Weekly report of loans where the Attorney has entered a U52 step with

an actual date but the U98 step has not been completed and it has been more than 14 days. (Action Required)

****Please note***If a lien release or subordination is needed, please see** Appendix R.

IRS Lien

In Desktop, if your office determines that there is an IRS lien preventing the foreclosure from proceeding, the IRS Lien Present Issue needs to be raised.

STEP	ACTION
1	Select Issues from the Tool Menu
2	Add Issue
3	Select the "FC IRS Lien Present" option.
4	Enter the expected end date and provide the amount of the lien and curative options (if applicable).
5	If the IRS lien does not affect the foreclosure from proceeding, add a note advising of lien.

Title Issues

A title issue can prevent Wells Fargo from taking title to a property that we foreclose on and can be a serious problem. It is the Attorney's responsibility to resolve all title issues. In the event you are unable to do so, you will need to complete the following steps.

Attorney:

When a title issue is identified and your office needs documents in order to facilitate the claim:

STEP	ACTION
1	Insert step 535 (Title Doc Reqd from WFHM) into MSP and complete with the current date (step needs to be entered manually on Desktop files).
2	Send an email to FCLTITLEMAILBOX@WELLSFARGO.COM indicating which documents are needed

When a title claim is being filed , ALWAYS perform the following steps:

STEP	ACTION
1	Insert step 536 (Title Claim Filed) into MSP and complete the date with the date the claim was sent to the title company (step needs to be entered manually on Desktop files). • If the title issue can be resolved via judicial foreclosure and/or adding a reformation count to the foreclosure, please ensure this is communicated to the title company with your title claim along with a quote for fees/costs, in an effort to expedite movement of the foreclosure action
2	Provide a copy of the title search providing detailed information with regard to the cloud on title, including documents identified as a title issue. A copy of the commitment, title policy, and HUD-1 also should be provided with the claim letter, if applicable.
3	Upon acceptance of coverage from the title company, insert step 538 (Title Claim Accepted) in MSP and complete the date with the date that correspondence was received indicating they are accepting coverage (step needs to be entered manually on Desktop files). • Because formal coverage determinations are not always distributed, you may utilize this step when any correspondence is received from the title company confirming that curative

	measures are in process.
4	If within the course of the resolution of the title issue it becomes apparent that the title issue will delay the foreclosure, enter the D52/D53 steps (see below) at that time and enter a message detailing the change in action
5	When the title claim is resolved, please insert the T66 step into the FOR3 screen in MSP to confirm that the title issue has now been resolved.
6	If a title issue is being cured throughout the foreclosure action, the D53 step is completed because the title issue is not delaying the sale; however, the T66 step should remain open until judgment is entered and the action is not disputed due to title.

When a title claim is filed and it will cause a delay to the foreclosure action and you cannot proceed until cured:

STEP	ACTION
1	Follow the above title claim steps
2	Contact your liaison through VendorScape or Desktop and provide all information pertaining to the title issue, with detailed chronology and recommendations for resolution in VendorScape or Desktop
3	On the FOR3 screen in MSP, enter the step D52 TITLE PROBLEM and complete the actual date with the current date and enter the step D53 TITLE PROBLEM RESOLVED with a float set at 30 days from the actual date of the D52 step (this will alert your office to follow up on the title issue).
4	For **Vendorscape,** proceed to Step 5 For Desktop, proceed to Step 7
5	For VendorScape referrals, under Task, select Add
6	Select "Production Task-Legal/Title Problem." When this task is added, both the D52 and D53 automatically are mapped to MSP. The D53 step will map over as an open step; do not complete the actual date until the title issue is resolved. Proceed to Step 13
7	For **Desktop** referrals, go to the File Transfer Form on the Tool Menu and launch the FC_Title_Issue_Direct_Source or FC_Title_Issue_InHouse_Referred or FC_Title_Issue_InHouse_Non_Referred process.
8	Complete the Title Issue Found DDF. The Desktop file also will need to be placed on hold if the title issue is preventing your office from proceeding with the foreclosure.
9	Complete the Title Issue Found DDF. The Desktop file also will need to be placed on hold if the title issue is preventing your office from proceeding with the foreclosure.
10	Select Holds from the Tool Menu
11	Select "FC Title Issue" as the hold reason.

11	Provide a brief description of the title matter, how the matter can be best resolved, and the amount of fees requested to cure.
12	Upload a copy of the actual title report to imaging along with a title worksheet describing the problem and the breakdown of fees. This procedure is only to be used if the Title Issue is delaying the foreclosure
13	Your office will need to provide updates on the title issue every 30 days until the issue is resolved.
14	Once the title issue is resolved, enter the actual date for step D53 in MSP with the date the issue was resolved.
15	Provide a detailed explanation in VendorScape or Desktop as to how the issue was resolved
16	Notify the Liaison of any title issues that either cannot be resolved prior to sale or cannot be addressed by your office.

*****Please note***** If the title issue is solely a government seizure or forfeiture, the D52/D53 steps should not be utilized to measure the delay timeframe. Please see Litigation on how to handle appropriately.

When title curative documents need executed that is directly related to a title issue:

Foreclosure Title is expanding their processes to include execution of Title Curative Documents needed for Active Foreclosures. Please start following the below process immediately for execution of the following types of documents:

- Verified Complaint to Quiet Title, Reformation Complaint for Title Curative Measures
- Complaint for Declaratory Relief to cure a title issue
- Non Figure Affidavits for Title Curative ONLY
- Affidavit for Motion for Summary Judgment/Default Judgment for TITLE CURATIVE ONLY
  Corrective/Scrivener's Error Affidavits to Cure Title Issues ONLY
- Consent to Change Attorney (substitution of Title retained counsel in place of foreclosure counsel in the title litigation)
- Partial Releases which are title issue related ONLY for release of a portion of a legal description to cure title
- Proof of Loss Affidavits needed by the title company

If you have a document that falls in the above parameters that is in Active Foreclosure and needs to be executed in order to move forward with the Title Litigation please follow the below procedure.

STEP	ACTION
1	Email the Document in WORD FORMAT to FCLTITLEMAILBOX@WELLSFARGO.COM
2	Ensure any referenced exhibits, including any origination documents are attached with the initial notification
3	Provide details regarding the purpose for execution of the document and the title issue causing the litigation
4	Provide a specific contact to forward the executed document to including the following: Name of person to send executed document Contact for any questions related to the document/exhibits – Phone/Email/Name Email Address

	Firm Name Physical address for overnight mailing Specify if they are title counsel or Direct Source (FC) counsel Pertinent timeframes or urgency if the document is needed as a RUSH ****Please Note**** Any REVERSE mortgage document to be executed cannot be executed by the FCL Title group. These requests should be forwarded to the following email address with Reverse Mortgage in the subject line of the email: RMSLossMit@wellsfargo.com

If you are unable to file a claim to clear the title issue due to coverage not purchased at origination or the defect is not a claimable item, and proceeding with a judicial foreclosure vs. a non judicial action would cure the title defect:

STEP	ACTION
1	In VendorScape, request from your foreclosure Liaison/Overallowables mailbox to proceed with a judicial foreclosure action. In Desktop, raise the Judicial Action Needed Issue by going to the Tool Menu, Add Issue.
2	Insert step 541 JUDICIAL FCL REQUESTED in MSP and complete the step with the date approval was requested. Insert step 542 JUDICIAL FCL APPROVED in MSP and leave the actual date blank until approval is received.
3	Once approval is received, complete the 542 JUDICIAL FCL APPROVED step in MSP.
4	If the title claim is **DENIED,** insert the step 539 TITLE CLAIM DENIED in MSP and complete the actual date with the date of the denial.
5	Notify the DOS team in Frederick at DefaultLitTeam@wellsfargo.com and add the log code FCTCDN (TITLE CLAIM DENIED, FORWARDED TO DOS) onto FOR2 in MSP
6	If submitting a claim for reconsideration after a denial is received, please include specific details such as local statutes, documents, etc., that are necessary to defend reasoning for the reconsideration of the claim.

Other Title Issues that DOS handles and should be made aware of if any of the below are present:

	OTHER TITLE ISSUES/ACTION
1	Title Company paying policy limits • Add log code FCTCPL (POLICY LIMITS PAID, FORWARDED TO DOS) to FOR2 in MSP or Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
2	Lien Released in Error
3	Bankruptcy Title Claim
4	Complex title issues that need assistance from lender • Contact DOS via the DefaultLitTeam@wellsfargo.com email box and include in the email: o Firm Name, Attorney Contact, Telephone Number, Email Address o Wells Fargo Loan Number (including MSP client #), Property Address, and Borrower's Name o Foreclosure Liaison Name and Telephone Number o Hearing Date, Location, and Time o Detailed Information of the Issue o Copy of pleadings as an attachment

Reports

Attorney – Title Issue Discovered, Not Resolved: Weekly report all loans where your office has identified a title issue and it has not been resolved. The loans will continue to show on the report until the title issue is resolved and step D53 – TITLE ISSUE RESOLVED is updated with the date it was resolved.

Manufactured/Mobile Home Title Issues

Manufactured/Mobile Home Issues will be resolved with the conversion of personal titled property to real property and if applicable cancellation/de-titling. Conversion may take a minimum of 1 to 3 months and a maximum of 9-12 months. Factors that affect conversion include state regulations, Department of Motor Vehicles, and cooperation from the county recorder and county assessor. If you are notified of a manufactured/mobile home issue via a title search, or identify from your VendorScape or Desktop document review that the dwelling may be a manufactured/mobile home, your office will need to contact the appropriate department.

**** Effective 02/01/2009, Most Mobile/Manufactured Home title issues will be directed to the Manufactured Home Conversion Team (MHCT) in Frederick.****

Exceptions:

a) Post Sale FHA - contact FHApostsalemhresearch@wellsfargo.com
b) Post Sale VA - contact Porfiria Gonzalez at porfiria.m.gonzalez@wellsfargo.com
c) Wells Fargo Financial - contact WFFREFCLTitleIssues@wellsfargo.com
d) Wells Fargo Home Equity - contact REOWFHE.SHAREDMAILBOX@wellsfargo.com

FHLMC Loans/ Non-FHLMC Loans

STEP	ACTION
1	**Attorney:** Contact Wells Fargo MHCT immediately via the following email address: Manufactured.HousingConversionTeam@wellsfargo.com, and advise WF of a possible mobile home title issue. If known, please provide the status of title, VIN number, year, make, and model. The MHCT processor will review the case and respond accordingly. • Insert step N92, ATTY Identified MH ISSUE, on FOR3 and add the actual date. ****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task – Atty Identify Mobile Home Issue." When adding the event in VendorScape the N92 – Atty Identified MH Issue automatically will be placed into MSP. For Desktop referrals, go to the File Transfer Form on the Tool Menu, launch the FC_Mobile_Home_Research_Direct_Source or FC_Mobile_Home_Research_InHouse_Referred or FC_Mobile_Home_Research_InHouse_Non_Referred process and complete the Mobile Home Issue Found DDF
2	**MHCT Processor:** Upon complete review, determine if the mobile home issue will be handled in house or if Attorney assistance will be needed. If foreclosure counsel is retained to cure the title issue, enter N93, ATTY HANDLING MH ISSUE on the FOR3.
3	**Attorney:** MHCT may contact your office to conduct a search of the DMV records to confirm current status of the title. It may request that you handle the issue on Wells Fargo's behalf. Fee approval for any MH title work will need to be obtained from the MHCT processor.
4	**Attorney:** If retained to cure title issue, please submit approximate fee amount for approval directly to the MHCT processor. **Fee approval must be obtained from the MHCT processor**
5	**Attorney * SUBMIT MH INVOICES TO ICLEAR AS REPLEVIN ***
6	**Liaison:** Direct all MH Title inquires to the MHCT mailbox –

	Manufactured.HousingConversionTeam@wellsfargo.com

NOTE: It is a requirement in the state of Alabama and Texas that we **DO NOT** precede to sale until the mobile home is converted to real property. All other states may proceed with the sale unless it is verified that it is more beneficial to cure pre-sale. (This must be agreed upon by the MHCT processor and the attorney)

Questions regarding MHCT or these MH title processes please contact:
Kristi.Payne@wellsfargo.com and Aysem.P.Pelletier@wellsfargo.com

Cash Processing

Corporate Advance Breakdown

In Desktop, if your office is in need of a breakdown of the corporate advances, the Corporate Advance Breakdown issue needs to be raised.

STEP	ACTION
1	Select Issues from the Tool Menu
2	Add Issue
3	Select the "FC Corporate Advance Breakdown Needed" issue.
4	Enter the expected end date and the total amount that needs to be broken down and from where this amount originated.

Escrow Breakdown

In Desktop, if your office is in need of a breakdown of the escrow balance, the Escrow Breakdown Needed issue needs to be raised.

STEP	ACTION
1	Select Issues from the Tool Menu
2	Add Issue
3	Select the "FC Escrow Breakdown Needed" issue
4	Enter the expected end date and the total amount that needs to be broken down and from where this amount originated.

Suspense

STEP	ACTION
1	**Attorney:** A report will be sent to our office daily of all loans where there are funds in suspense. Your office is required to provide a response on these loans within 48 hours of receipt of the report. You will provide a response by entering one of three log codes. • FCSBAF: Fort Mill to apply suspense funds • FCSBKF: Fort Mill to retain suspense funds • FCSBRF: Fort Mill to return suspense funds ****Please note**** These log codes can be added in MSP on the FOR2 screen or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.

2	**WFHM Cash Processing Team:** Process suspense funds in accordance to the direction received from the Attorney. ****Please note** If there is an upcoming foreclosure sale, the loan must be log coded 5 days prior to the foreclosure sale in order for the funds to be either returned or applied.**

*******Please Note*******You must wait 72 hours to request a reinstatement quote if your office has coded a file to return suspense funds.*

Reports:

Attorney – Suspense Balance: Daily report of all loans showing a suspense balance where no log code (FCSBAF; FCSBKF; FCSBRF) has been entered on the FOR2 screen in MSP since the funds were received.

Payoffs

STEP	ACTION
1	Attorney: submit all requests for payoff quotes through VendorScape or Desktop. The VendorScape CMS Attorney User guide will provide your office with specific instructions for requesting payoff figures. For Desktop Referrals
2	Select Payoff Request from the Tool Menu
3	Select New Payoff Request
4	Enter a Good Thru Date (this tool should be used on the main foreclosure process). The Quote will be provided in the notes and a copy of the Payoff will be provided in the document section.
5	Complete Payoff received by Attorney step to acknowledge receipt of quote.
	Attorney must then review and close the "FC Payoff Requote" issue type. The average turn-around time to receive a quote is 24 hours. **Please note these procedures also apply to Client 708 Wells Fargo Financial loans.** ***** Please Note***** Make sure all payoff requests submitted through VendorScape are requested as detailed payoffs whether you are prompted to do so or not. Note that any requests NOT requested as detailed payoffs, will not be pulled by our system and will remain in VendorScape without being pulled for processing. Any requests that ARE requested as detailed payoffs will be pulled twice daily, once at 7 a.m., and once at 1 p.m. Central time. • If VendorScape or Desktop cannot be utilized or there is a need for a rush request to be completed, requests should be sent to payoffs@wellsfargo.com. • Once you receive the quote, include your total fees/costs (recoverable versus non-recoverable) in compliance with state laws. • Review all payoff quotes sent by Wells Fargo to ensure compliance with state or federal law regarding collection of late charges, fees, and prepayment penalties. If figures are not in compliance, make the necessary corrections, or contact Wells Fargo for clarification immediately. • Provide a written copy of the payoff figures to the mortgagor within 24 hours of receipt. • Your office is required to upload a copy of the payoff figures or reinstatement figures you provided the mortgager the same day into VendorScape or Desktop. • Enter step E13, PAYOFF PROVIDED GOOD THRU, on FOR3 with the actual date as the date the payoff was GOOD THRU and document the FOR2 screen in MSP

	with the quote. If the quote was requested through Desktop, this step automatically will be completed. ****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task – Payoff Provided Good Thru." When adding the event in VendorScape the E13 – Payoff Provided Good Thru automatically will be placed into MSP. • The date quotes are good through should not exceed 1 day prior to sale or redemption date or 30 days from the date of request, whichever is applicable. Payoff quotes never should be quoted beyond these dates without prior approval of the Wells Fargo Foreclosure Department. • If you receive an updated quote from Wells Fargo, provide a payoff quote to the mortgagor or authorized third party within 24 hours of receipt and upload a copy of the quote to the Document section in VendorScape or Desktop. (Wells Fargo & Company previously has authorized the third party to receive the payoff quote)
6	**WFHM Cash Team:** Provide payoff quotes to Attorney on quotes that cannot be processed through VendorScape or Desktop and provide an updated quote to Attorney when additional disbursements have been made.

Reinstatements

Attorney: submit all requests for reinstatement quotes through the reinstatement history case link within VendorScape or the Reinstatement Request tool in Desktop (this tool should be used on the main foreclosure process). The VendorScape CMS Attorney User guide will provide your office with specific instructions for requesting reinstatement figures. Please allow 24 to 48 hour turn-around time to receive a quote. **Please note these procedures also apply to Client 708 Wells Fargo Financial loans.** For quick reference, please see the reinstatement request instructions below:

STEP	ACTION
1	Click on reinstatement history case link
2	Click request button
3	Select Quote Type = Standard • If no additional research is required, the quote will appear within 0-60 minutes. If no quote is provided by automation, the user will receive a message that the quote will be provided within 48 hours.
4	Request Quote = Enter Valid FROM (Automatically Default to Today's date) and TO date • Quote should not exceed 30 days from today's date
5	For Desktop referrals,
6	Select Reinstatement Request from the Tool Menu
7	Select New Reinstatement Request
8	Enter a Good Thru Date The quote will be provided in the notes and a copy of the reinstatement will be provided in the documents section. Complete Reinstatement Quote Received by Attorney step to acknowledge receipt of the quote.
9	Submit requests to foreclosurereinstatements@wellsfargo.com if the following conditions are met:

	• Initial VendorScape or Desktop request has not been received within 48 hours • Rush Request Needed o Subject Line to include (RUSH: client, loan number and good through date) o For Wells Fargo tracking purposes, the body of email to include, the reason for rush request
10	Review quote. Include your outstanding fees and costs, clearly itemizing recoverable versus non-recoverable items. If item is marked as non-recoverable, provide state statute or reason to support mortgagor non-recoverability.
11	Review all reinstatement quotes sent by Wells Fargo to ensure compliance with state or federal law regarding collection of late charges, fees, and prepayment penalties. If figures are not in compliance, make the necessary corrections, or contact Wells Fargo for clarification immediately.
12	Enter step E14, REINSTATEMENT PROVIDED GOOD THRU, on FOR3 with the actual date as the date the reinstatement was GOOD THRU and document the FOR2 screen in MSP with the quote. If the quote is requested through Desktop, this step will be automatically completed. ****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task – Reinstatement Provided Good Thru." When adding the event in VendorScape the E14 – REINST Provided Good Thru will automatically be placed into MSP.
13	Provide a written copy of the reinstatement figures to the mortgagor/3rd party within 24 hours of receipt.
14	Upload a copy of the reinstatement letter your office provided to the mortgagor/3rd party requestor into the documents sections of VendorScape or Desktop.
15	Post Sale Reinstatement Requests: Please provide investor authorization along with the reinstatement quote request.

*******Please Note******* *You must wait 72 hours to request a reinstatement quote if your office has coded a file to return suspense funds.*

Payoff / Reinstatement Proceeds

Attorney: Payoff/Reinstatement proceeds must be in the form of certified funds payable to "Wells Fargo Bank N.A." and sent via overnight mail within 24 hours of their receipt.

STEP	ACTION
1	Do not deduct your fees and costs from the funds prior to remitting the funds to Wells Fargo.
2	Do not send funds through the U.S. Postal Service or include them in envelopes containing status-related items.
3	Include a copy of the quote provided to the mortgagor or authorized third party. The form in Appendix C of this manual should be completed and included with the funds and quote, and uploaded in VendorScape or Desktop.
4	Enter step T78, REIN/PO $ RCVD @ ATTY OFFICE, on FOR3 with the actual date as the date funds were received. ****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task – Reinstatement/Payoff $ Received at Attorney Office". When adding the event in VendorScape the T78 –REIN/PO $ Rcvd @ Atty Ofc automatically will be placed into MSP. For Desktop referrals, select File Transfer Form from the Tool Menu, and choose FC_Payoff_Reinstatement_Funds_Received_Direct_Source or

	FC_Payoff_Reinstatement_Funds_Received_InHouse_Referred or FC_Payoff_Reinstatement_Funds_Received_InHouse_Non_Referred from the drop down menu. Complete the DDF and the actual date for the step. This will update the T78 step in MSP. • If you remove the U20 step, remove the N36 and/or U31 step as well.
5	Overnight the **payoff** funds to the Wells Fargo to the attention of: Wells Fargo Home Mortgage or America's Servicing Co Attn: Payoffs Mac – X2302-045 1 Home Campus Des Moines, IA 50328
6	You may also wire the **payoff** funds to Wells Fargo using the following instructions. • This account information is not to be shared with anyone outside of your office. (Your office is required to upload the supporting documentation the same day in VendorScape or Desktop) Wells Fargo Bank, N.A Beneficiary Bank ABA: 121000248 Beneficiary Bank Acct: 4127400093 Special Information for Beneficiary Apply funds to loan: xxxxxxxxxxx Mortgagor: xxxxxxxxxxxxxxxxxx Sender's Name and Phone Number
7	Overnight the **reinstatement** funds to the Wells Fargo to the attention of: Wells Fargo Home Mortgage or America's Servicing Co Attn: Foreclosure Cash Mac – X2302-04C 1 Home Campus Des Moines, IA 50328
8	Your office may also wire the **reinstatement** funds to Wells Fargo using the following instructions: • This account information is not to be shared with anyone outside of your office. (Your office is required to upload the supporting documentation the same day in VendorScape or Desktop) Wells Fargo Bank, N.A Beneficiary Bank ABA: 121000248 Beneficiary Bank Acct: 3000500412 Special Information for Beneficiary Apply funds to loan: xxxxxxxxxxx Mortgagor: xxxxxxxxxxxxxxxxxx Sender's Name and Phone Number

Payoff Resolution

From time to time, a team member from the Wells Fargo Home Mortgage payoff resolution team will reach out to your office to assist in collecting our payoff shortage. Your office is expected to contact the mortgagor or third party on behalf of WFHM to resolve the payoff shortage. The WFHM payoff resolution team member will provide your office with the specific reason(s) for the payoff shortage.

Payment History

From time to time, a borrower may dispute the application of payments on his/her loan. Your office is responsible for reviewing the P309 screen within the MSP system to determine payment application. The P309 will house all applied payments and disbursements associated with the loan for a period up to 36 months. To view total number of screens available, press F10. **Please note these procedures also apply to Client 708 Wells Fargo Financial loans.**

If your office requires additional payment information, you will need to add **log code FCPHCA** (PAY HISTORY NEEDED FOR CORP ADV) on the FOR2 screen or in Desktop to notify your liaison to request microfiche and detail the date range you are requesting in a message in VendorScape or Desktop.

To enter the log code in Desktop, perform the following:

STEP	ACTION
1	Select Add Note from the Tool Menu
2	Select Note Type Foreclosure
3	Enter the log code in the MSP log code field. Once the liaison has requested the microfiche, he or she will add log code FCMFRQ to the FOR2 screen.

To request the foreclosure payment history in Desktop, the Copy of Payment History should be raised.

STEP	ACTION
1	Select Issues from the Tool Menu
2	Add Issue
3	Select the “FC Copy of Payment History” issue
4	Enter the expected end date and provide the reason the history is needed, if there are specific payments in question, how far back the payment history should go, and if there has been a formal complaint regarding the payments.

**Currently, this does not add the payment history log code and will need to be entered manually.

The Payment Research/Dispute issue should be raised if the borrower is questioning a payment applied to their account, disputing amounts owed or applied, or when there is proof of payments that were not properly applied.

STEP	ACTION
1	Select Issues from the Tool Menu
2	Add Issue
3	Select the “FC Payment Research/Dispute” issue
4	Enter the expected end date and provide details of the issue.

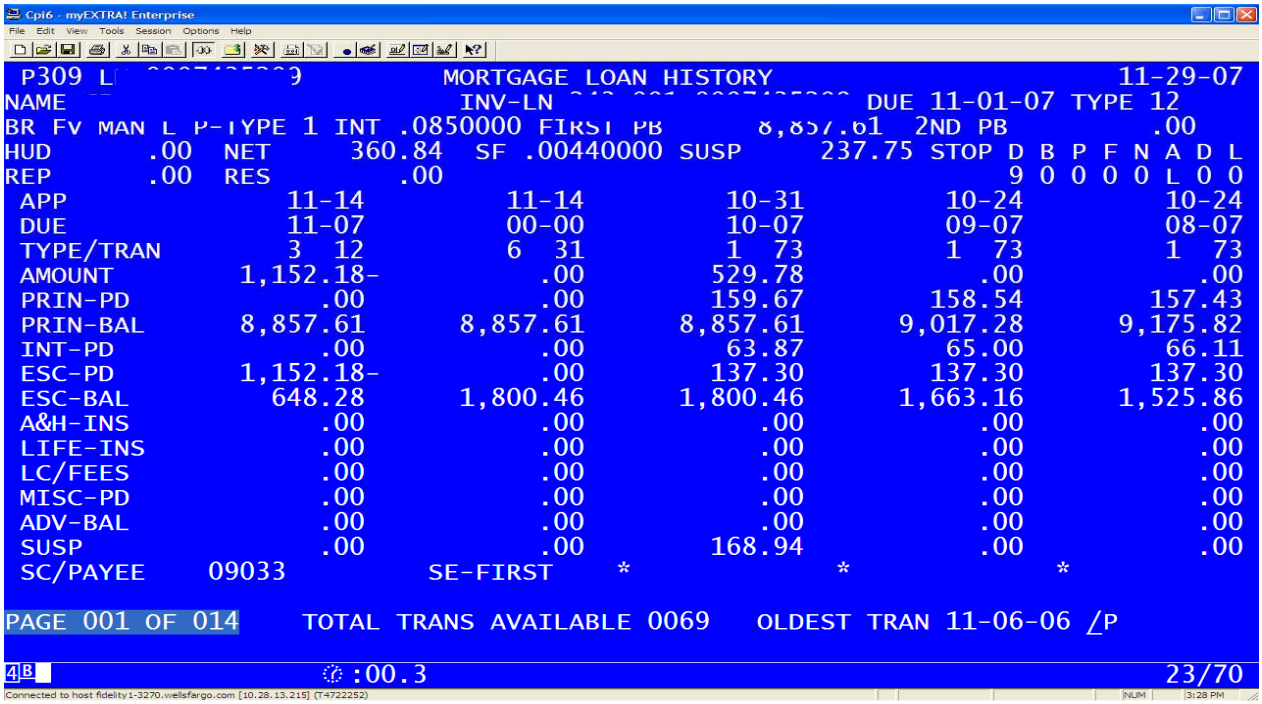
Liaison: All requests must be placed within 48 hours of the attorney entering the FCPHCA log code.

STEP	ACTION
1	To request additional history for client 472, 591, 685, 708 and 936 loans, email m@wellsfargo.com • To request additional history for client 106 sent email request to: 106EscalatedCustService@wellsfargo.com o Request requirements ▪ Histories – Start and end date (years only) ▪ Collection notes – Start and end date ▪ OLLW – Letter ID and the date the letter was sent (example: WC101 on 7/20/01) ▪ Letter logs – Years needed

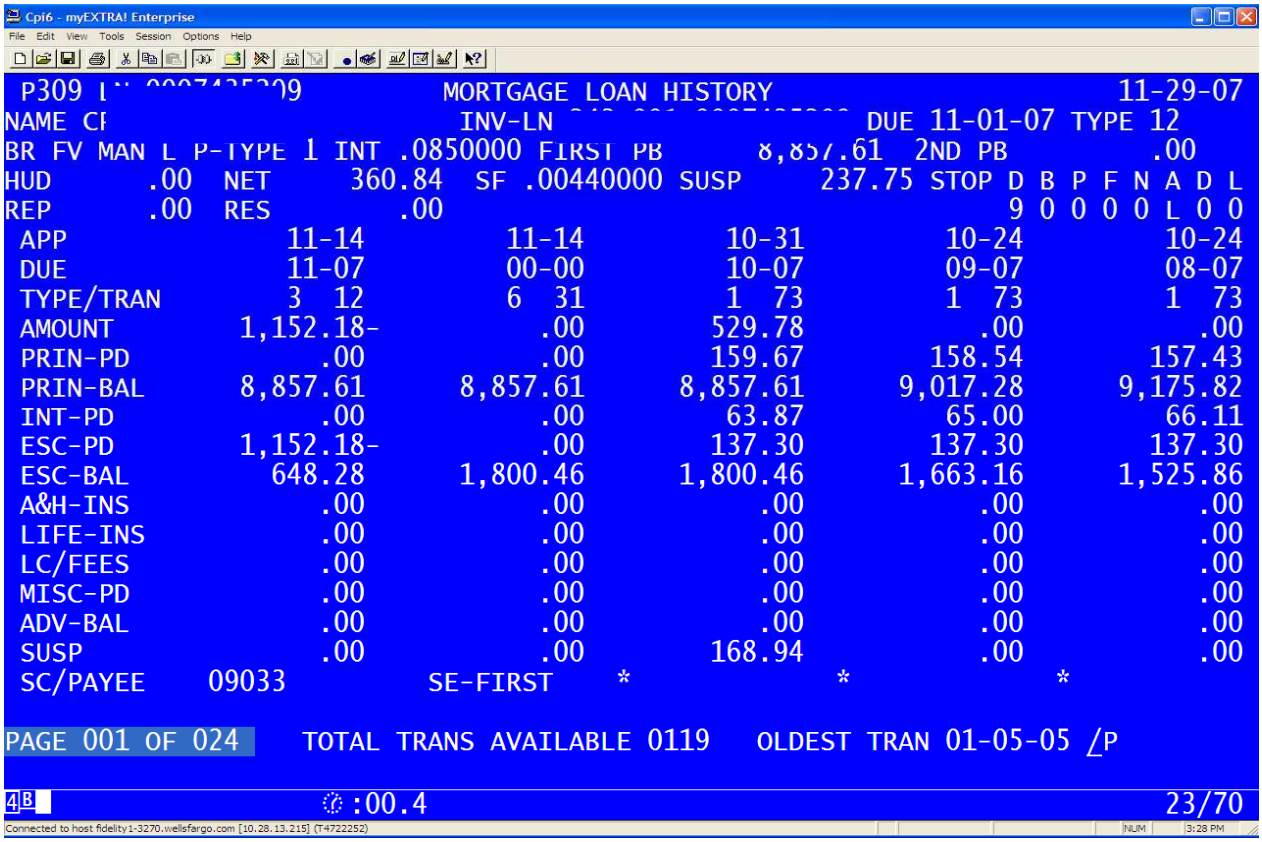
	▪ 1098 – Years needed ▪ Analysis – Date that the analysis was processed o For WAMU requests (client 936) we will need the following information: ▪ WF loan number ▪ WAMU loan number ▪ Acquisition ID ▪ Name of the mortgagor ▪ Specific dates for letters, histories, collection notes & analysis
2	Once request is placed, enter log code FCMFRQ (SENT EMAIL TO MICROFISHE TO REQ PAY HISTORY). When the microfiche is received, forward to attorney and enter log code FCPHST (PAY HISTORY SENT TO ATTY).

Reports:

Liaison – Pull Pay History: Daily report of all loans where the attorney has entered the FCPHCA log code but there is no FCPHST log code. (Action Required)



Number of Screens listed before pressing F10.



Number of Screens listed after pressing F10.

Fee Approval Requests

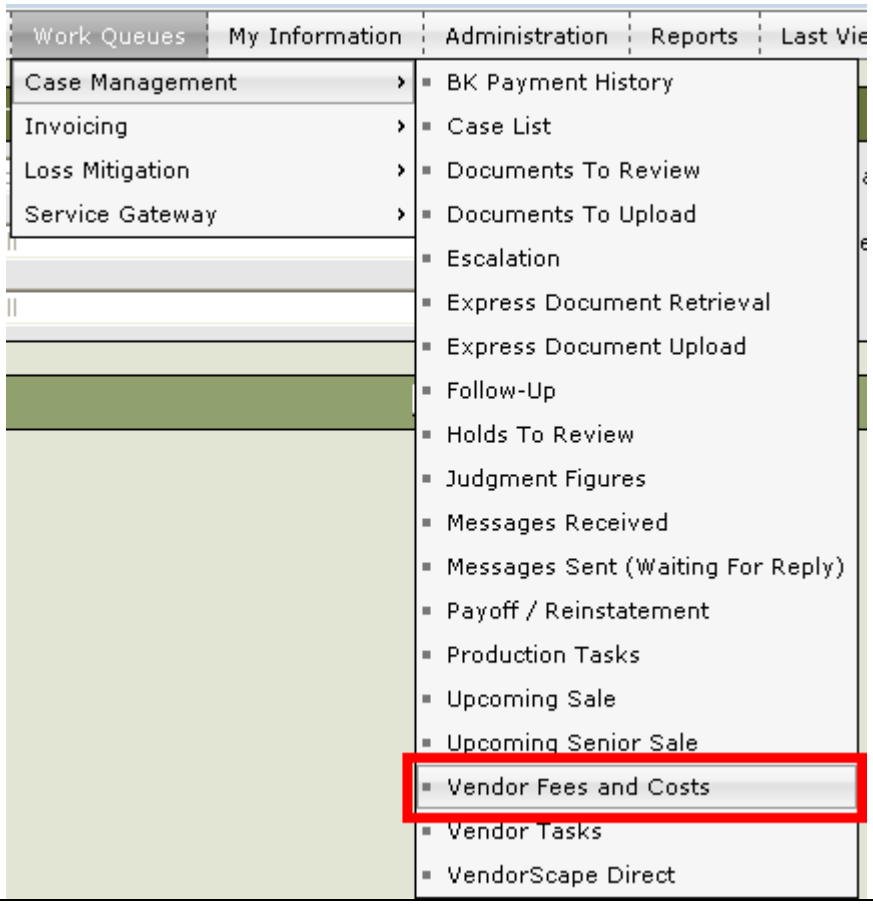
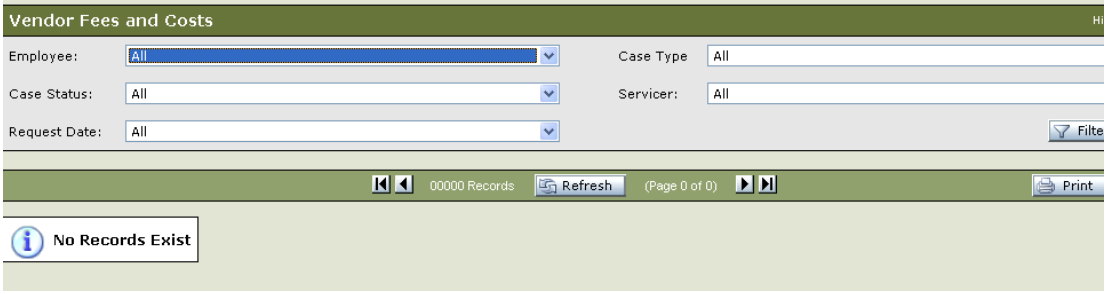
****Please note**** Your firm must have received approval from your liaison to perform the services before requesting fees.

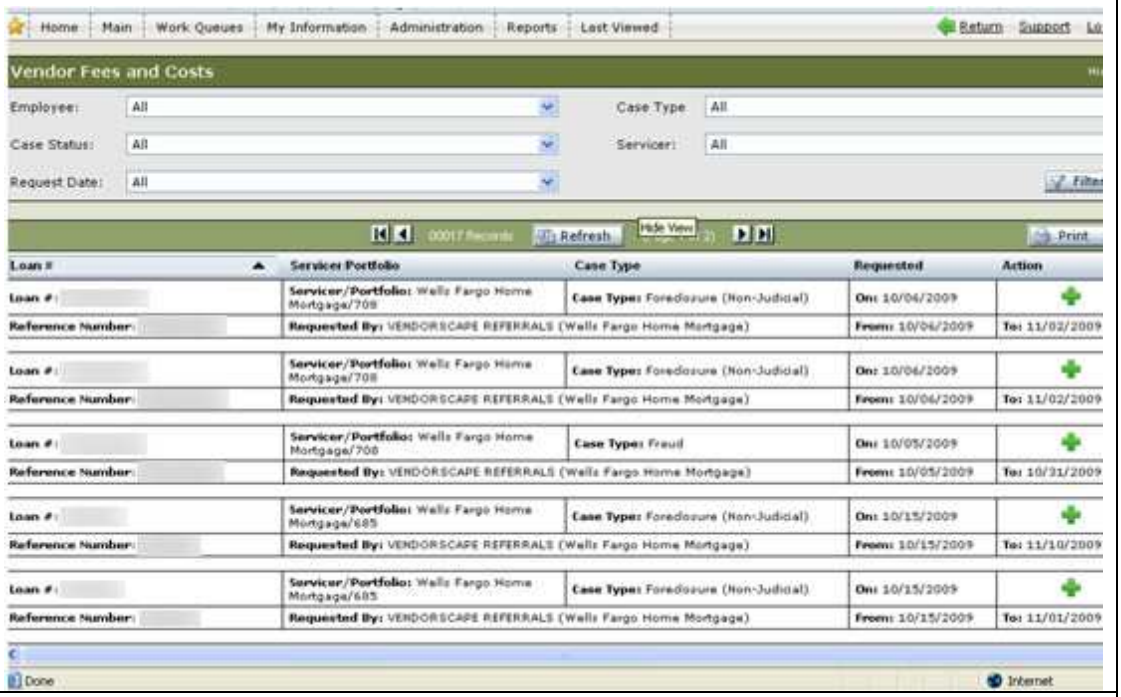
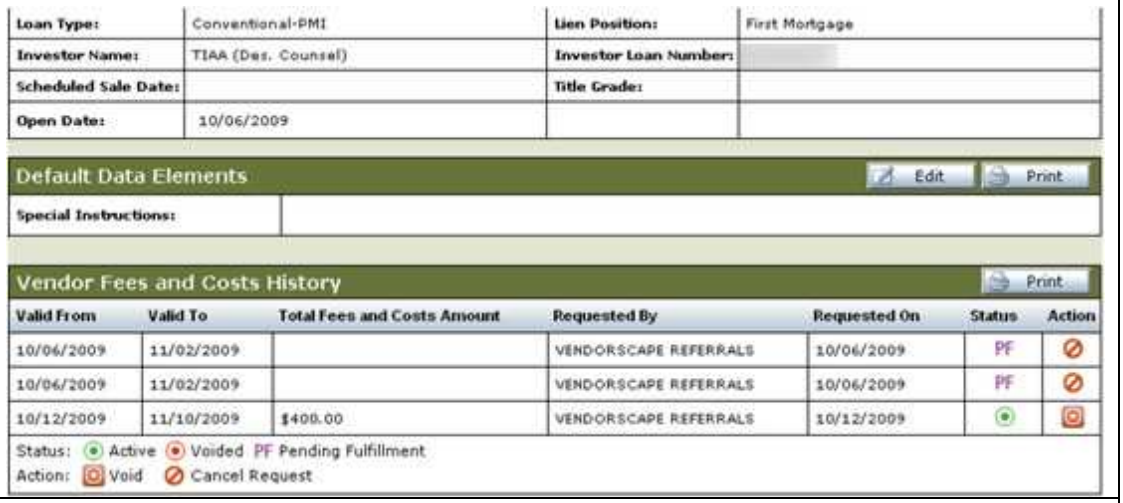
STEP	ACTION
1	**Attorney:** Refer to the Blanket Fee Approval matrix (Appendix S) before requesting fees from Wells Fargo. If fee allotment is not included in the Blanket Fee Approval matrix, please follow the process below: • FNMA/FHLMC Designated counsel – obtain fee approval directly from FNMA/FHLMC. Send all other fee requests via VendorScape to the FC_Overallowable_Fee Request. For Desktop Referrals, go to the File Transfer Form on the Tool Menu, add the FC_Additional_Fees_Costs_Needed_Direct_Source or FC_Additional_Fees_Costs_Needed_InHouse_Referred or FC_Additional_Fees_Costs_Needed_InHouse_Non_Referred process and complete the DDF. • Non FNMA/FHLMC Designated counsel – send all fee approval requests via VendorScape to FC_Overallowable_Fee Request. For Desktop Referrals, go to the File Transfer Form on the Tool Menu, add the FC_Additional_Fees_Costs_Needed_Direct_Source or FC_Additional_Fees_Costs_Needed_InHouse_Referred or FC_Additional_Fees_Costs_Needed_InHouse_Non_Referred process and complete the DDF. • Provide detailed information, including a complete breakdown of work to be performed. • If you are requesting fee approval for a restart, confirm that you have entered the correct steps before requesting fee approval (see Foreclosure Restarts). • If the loan is closed in VendorScape or Desktop, send fee approval to fcfeeapprovals@wellsfargo.com.
2	**WFHM:** Respond back via VendorScape or Desktop notating the system with fee approval and include the following information: • Approval/Denial and Reason for denial if applicable

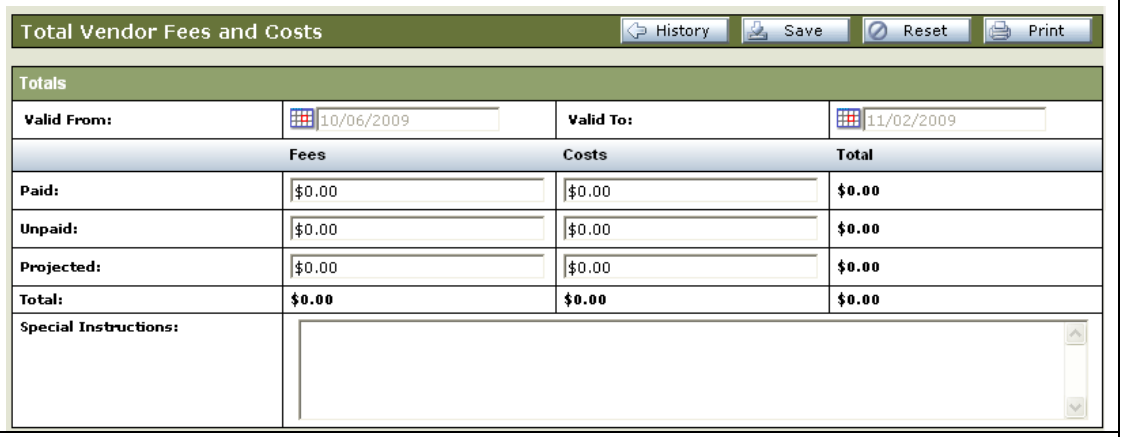
Fees and Costs Request through VendorScape Automation

Automation has been developed to allow Wells Fargo to request Fees and Costs from the Attorney office in bulk via the Vendor Fees and Costs Module within VendorScape.

STEP	ACTION
1	**Attorney:** To obtain Fees and Costs requested, navigate to Work Queue>Case Management>Vendor Fees and Costs

	
2	The Fees and Costs module will display and user can select options from the drop down menu to display their workload.
	
3	The list will refresh, and the user will be able to view every request for Fees and Costs in the Window. The user has two options to fulfill these requests. The first option is to click on the Green Plus icon. Clicking on this icon will open the Total Vendor Fees and Costs window request within the loan.

	
4	The second option is to click on the loan itself from the Fees and Costs Module. Click on this to open the Fees and Costs History window within the loan.
	
5	Clicking on any of the fields on the current line will open the Total Vendor Fees and Costs window request within the loan. *****Please Note***** The Valid From and To fields are grayed out and not selectable for the User. The Calendar Control has been disabled and Users cannot change this data.

	
6	Once the fields pertaining to the Fees and Costs have been filled in the user will then hit the Save button. When the Save button has been pressed, VendorScape will update the Fees and Costs History, and write the data back to the LMTN screen.

Fees and Costs Request through Desktop

STEP	ACTION
1	Review your fees and costs queue.
2	Select Details and provide the requested fees and costs by completing the fees and costs form.

Sales, Post-Sale, and Closing File

Sales Results

STEP	ACTION
1	**Attorney:** Your office is responsible for reporting sales results by 4 p.m. Eastern the same day the sale is held, and monitoring the loan during confirmation, redemption, or ratification. For attorneys on the West Coast whose sales are not held until the afternoon, provide sales results by 6 p.m. Eastern or 9 a.m. Eastern the next business day. If you are not able to meet the required deadline for reporting the sale, you are required to provide a detailed explanation for the delay in VendorScape or Desktop.
2	In the event that your office is unable to adhere to the established sales results reporting guidelines, Wells Fargo Home Mortgage expects the following detail at the time of reporting. • Detailed explanation to support the reason for the reporting delays • Detailed action plan outlining the steps taken and controls established to prevent future occurrences of late sales reporting
3	You are also responsible for reporting confirmation expiration (T39) or redemption expiration (T38) when the event occurs.
4	**VendorScape Referrals:** • <u>If Foreclosure Sale – Reverted Back to Beneficiary</u>: o Complete the Sale Held Event Task in VendorScape o Sale Type to clearly indicate: “Sold back to the beneficiary”

	o Do not indicate "Reverted to SENIOR" o Confirm completion of the actual T32 (Sale Held) step on FOR3 template. Actual date to equal the foreclosure sale date o Fill in all other applicable sales reporting fields on VendorScape: (Sale Date, Sale Amount, Purchaser Name, Purchaser Phone Number, Actual Bid Amount, Sheriff Appraised Value (if applicable) and Total Eligible Indebtedness including outstanding attorney fees and costs. For beneficiary sale, complete Sale Held event in VendorScape. This will complete step T32, F/C SALE HELD, on FOR3 • <u>If Foreclosure Sale - SOLD to a 3rd Party Bidder:</u> o Complete the Sale Held Event Task in VendorScape o Sale Type to clearly indicate: Sold to a 3rd Party o Confirm Completion of the T32 (Sale Held) step on the FOR3 template o ADD T35 (Property Sold to 3rd party) to FOR3 template and include the sales date as the actual date o ADD T36 (Received 3rd party sale $) step in the FOR3 template. DO NOT complete the actual date ****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task – Third (3rd) Party Sale". When adding the event 3rd Party Sale through VendorScape the T35 – Pty Sold to 3rd Party and T36 –3rd RCV 3rd Party Sale automatically will be placed into MSP. The T36 step will map over as an open step, do not fill in the date; WF will complete this date. • Fill in all other applicable sales reporting fields within VendorScape: (Sales Date, Sale Amount, Purchaser Name, Purchaser Phone Number, Actual Bid Amount, Sheriff Appraised Value (if applicable), Total Eligible Indebtedness (including outstanding attorney fees and costs)
5	**Desktop Referrals:** • <u>If Foreclosure Sale – Reverted Back to Beneficiary</u>: o Complete the Foreclosure Sale Held DDF o Who is the Successful Bidder: "Sold to beneficiary" o Do not indicate "Reverted back to SENIOR" o Enter the successful bid amount o Complete the actual date for the Foreclosure Sale Held event o Confirm completion of the actual T32 (Sale Held) step on FOR3 template. Actual date to equal the foreclosure sale date • Fill in all other applicable sales reporting fields in Desktop: Sheriff Appraised Value (if applicable) and Total Eligible Indebtedness including outstanding attorney fees and costs. • <u>If Foreclosure Sale - SOLD to a 3rd Party Bidder:</u> o Complete the Foreclosure Sale Held DDF o Who is the Successful Bidder: "Sold to Third Party" o Enter the successful bid amount

	o Complete the actual date for the Foreclosure Sale Held event o Go to the Navigation Tree and select the Third Party Sale process. Complete the Sold to Third Party DDF o Confirm completion of the T32 (Sale Held) and the T35 (Property Sold to 3rd Party) steps on the FOR3 template o Confirm the addition of the T36 (Received 3rd party sale $) step in the FOR3 template and that the actual date IS NOT completed. o Fill in all other applicable sales reporting fields within Desktop: (Sales Date, Sale Amount, Purchaser Name, Purchaser Phone Number, Actual Bid Amount, Sheriff Appraised Value (if applicable), Total Eligible Indebtedness (including outstanding attorney fees and costs) o
6	**Both VendorScape and Desktop Referrals:** • For confirmation expiration, complete Foreclosure Sale Confirmed/Ratified event in VendorScape or the After Sale Confirmation Expired event in Desktop. This will enter T39, AFT SALE CONFIRMATION EXP, actual date. • For redemption expiration, complete Post Sale Redemption Expires event in VendorScape or the Post Sale Redemption Expired event in Desktop. This will enter T38, AFT SALE REDEMPTION EXP, actual date. • If there are any additional sale restrictions within your state, enter the corresponding step in MSP with the actual date the event occurred. o Order Approving Sale T34 o Possession Expiration E76 (To be completed AFTER the Possession Expiration period expires) o Strict Title Vest T31 o Court Approved Sale E87 (To be completed AFTER the expiration period expires) o Deficiency Sale E68 o Upset Bid T90-T94

****Please Note**** Completion of the E76 and E87 steps will prompt the post-sale process to begin.

****Please Note**** The required steps can be added through VendorScape.

STEP	ACTION
1	Under Task, choose “Add”
2	Then “Production Task – Order Approving Sale”
3	When adding the event in VendorScape the T34 – Order Approving Sale will automatically be placed into MSP.

1	Under Task, choose “Add”
2	Then “Production Task –Possession Expiration”
3	When adding the event in VendorScape the E76 – Possession Expiration Dt automatically will be placed into MSP.

1	Under Task, choose “Add”
2	Then “Production Task –Strict FC – Title Vested”
3	When adding the event in VendorScape the T31 – Strict F/C (Title Vest) automatically will be

	placed into MSP.

1	Under Task, choose “Add”
2	Then “Production Task –Court Approved Sale”
3	When adding the event in VendorScape, the E87 – Court Approved Sale entry will automatically be placed into MSP.

1	Under Task, choose “Add”
2	Then “Production Task –Deficiency Sale”
3	When adding the event in VendorScape the E68 – Deficiency Sale automatically will be placed into MSP.

1	Under Task, choose “Add”
2	Then “Production Task
3	Choose corresponding event based on whether this is the 1st upset bid or subsequent upset bids. When adding the VendorScape event, the corresponding step automatically will be placed into MSP. Automatically pulls in on NC loans • 1st Upset Bid • 2nd Upset Bid • 3rd Upset Bid • 4th Upset Bid • 5th Upset Bid

Reports:

Attorney – Sale Pending: Provides list of loans where the U20 actual date is in the past and the T32 actual date has not been updated.

WFHM Compliance – Pending Sales Report: Provides list of loans where the U20 actual date is in the past and the T32 actual date has not been updated.

Updating Sales Results

STEP	ACTION
1	**Attorney:** If your office needs to modify any part of the sales results after they have been entered, send an email to SaleResults@wellsfargo.com advising of the corrections taking place. If the foreclosure workstation already is closed, this email will alert the team to reactivate FOR3 so your office can complete the necessary steps. • Enter T75, UPDATED SLE RSLTS FRM ATTY, on FOR3 in MSP and complete the actual date. ****Please Note**** The required steps can be added through VendorScape. Under Task, choose “Add,” then “Production Task – Updated Sales Results Received from Attorney”. When adding the event in VendorScape, the T75 – Updated Sale Rslts Frm Aty automatically will be placed into MSP. • Update the Sales Reporting section in VendorScape or Desktop with the correct sales results. o For Desktop, un-complete the Sale Held event and recomplete the DDF with the correct information. The Sale Results Change issue needs to be raised if there is any change in the sales results. Select Issues from the Tool Menu, Add Issue, and select the “FC Sale Results Change” issue. Provide

	the correct results. The T75 step will need to be added manually. **WFHM**: Review the Issue and ensure that the proper Sales Results are reported to the Investor. • Update the VendorScape tasks.
2	**Sales Reporting Team:** Re-report the sale, if applicable. • Adjust the 1099, if applicable. • Contact Post Sale Claims to see if any adjustments need to be made.

VA Sales Results

STEP	ACTION
1	**Attorney:** In addition to the requirements listed above, your office is responsible for providing the following information upon completion of the Sale Held event in VendorScape or the Foreclosure Sale Held event in Desktop for VA loans. • Actual Bid Amount • Sale Results (Beneficiary or 3rd party) • Sale Date • Confirmation/Redemption Date • Sale Amount • Sheriff's Appraised Value at Sale (applies to OH, OK, KY, LA) • Total eligible indebtedness (Must be the true total debt figure. DO NOT enter $.01, $1, or specified bid amount.) **IMPORTANT:** If at any time the sale results cannot be entered into VendorScape or Desktop for any reason (Example: the total debt is less than the principle balance and VendorScape or Desktop will not let you approve it), please complete both of the following: • Send email to Saleresults@wellsfargo.com with "VA Sale Results" in the subject line, and in the body of the email include the client number, loan number, and sale result information (dollar amount and to whom it sold) • Place the sale results in VendorScape or Desktop by sending a message to your liaison. Please put "VA sale results" in the subject line, and in the body of the message include the client number, loan number, and sale result information (dollar amount and to whom who it sold).
2	After Sale Confirmation – Please note that if the property is in a state with a post sale confirmation period, the T39 actual date must be entered timely as the VA requires this information and will penalize the servicer for untimely notification.

3rd Party Sales

Attorney: Upon receipt of third party funds, your office must:

STEP	ACTION
1	Input a detailed message and include the tracking information for shipment of the funds for VendorScape files or complete the Third Party Funds Sent to Servicer DDF in the Third Party Sale process for Desktop files. Complete and upload the Funds Remittance Cover Sheet (Appendix B) into VendorScape or Desktop. To upload to Desktop, select Add Docs from the Tool Menu and upload as **Third Party Sale Package.**
2	Enter **log code FCFUND** (ATTY SENT 3RD PARTY FUNDS TO WELLS FARGO CASH

	DEPT) in MSP on the FOR2 screen or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu, then select Note Type Foreclosure, and enter the log code in the MSP log code field. **The funds must be forwarded to Wells Fargo the same day as receipt.**
3	Overnight the funds to the Wells Fargo Conventional Claims area to the attention of: **Attn: Wanda Tucker** **Mac #X2302-04F** **Wells Fargo Home Mortgage /Conventional Claims** **1 Home Campus** **Des Moines, IA 50328-0001**

3rd Party Default

Attorney:: Should the 3rd party default for any reason, you must update sale results as follows:

STEP	ACTION
1	If after the 3rd party purchaser defaulted and IF, the loan defaulted to the next highest bidder and IF the next highest bidder was another 3rd party purchaser, then: • Complete Sale Held event in VendorScape or the Foreclosure Sale Held event in Desktop providing new sale results. (This will update the T32 actual with the new sale date) • Insert the T47, THIRD PARTY DEFAULTED, step on FOR3 and complete the actual date. For Desktop Referrals, go to the File Transfer Form on the Tool Menu, add the FC_Third_Party_Defaulted_Direct_Source or FC_Third_Party_Defaulted_InHouse_Referred or FC_Third_Party_Defaulted_InHouse_Non_Referred process and complete the Third Party Defaulted DDF. This automatically will insert and complete the steps for you.
2	Invalidate existing Sale Held event in VendorScape. In Desktop, un-complete the Sold to Third Party event in the Third Party Direct Source rail in the Navigation tree and re-complete the step with the new 3rd party purchaser information. Email the Sale Results to the saleresults@wellsfargo.com mailbox as follows: Subject Line to include the following: Client Name, Loan Number, and "3rd Party Defaulted". The body of the email should include the following: reason why third (3rd) party defaulted. The new sales date, where applicable AND/OR the updates sales results.
3	If after the 3rd party purchaser defaulted and IF the loan reverted back to the beneficiary, then: • Complete Sale Held event in VendorScape or the Foreclosure Sale Held event in Desktop providing new sale results. (This will update the T32 actual with the new sale date) • Insert the T47, THIRD PARTY DEFAULTED, step on FOR3 and complete the actual date. For Desktop Referrals, go to the File Transfer Form on the Tool Menu, add the FC_Third_Party_Defaulted_Direct_Source or FC_Third_Party_Defaulted_InHouse_Referred or FC_Third_Party_Defaulted_InHouse_Non_Referred process and complete the Third Party Defaulted DDF. This automatically will insert and complete the steps for you. • Invalidate existing Sale Held event in VendorScape. In Desktop, un-complete the Sale Held event and re-complete the DDF with the correct information. • Remove the T35 and T36 steps from MSP. • Email the Sale Results (saleresults@wellsfargo.com) email box.

	o Subject Line to include: Client, Loan Number and "3rd Party Defaulted" o Body of email to include: reason why 3rd party defaulted., the new sales date (when applicable), AND/OR the updates sales results.
4	If after the 3rd party purchaser defaulted and IF a new sales date must be set, then: • Note the Un-complete Sale Held event in VendorScape or the Foreclosure Sale Held event in Desktop. • Insert the T47, THIRD PARTY DEFAULTED, step on FOR3 and complete the actual date. • For Desktop Referrals, go to the File Transfer Form on the Tool Menu, add the FC_Third_Party_Defaulted_Direct_Source or FC_Third_Party_Defaulted_InHouse_Referred or FC_Third_Party_Defaulted_InHouse_Non_Referred process and complete the Third Party Defaulted DDF. This automatically will insert and complete the steps for you. • Invalidate existing Sale Held event in VendorScape or un-complete the Foreclosure Sale Held event in Desktop. • Provide the actual sales date • For VendorScape referrals, remove the T35 and T36 steps and remove the T32, U20, U31 and N36 actual dates from MSP. • For Desktop referrals, remove the T35 and T36 steps from MSP and update the Foreclosure Scheduled Sale Date. This will update the bid events. • Email the Sale Results (saleresults@wellsfargo.com) email box. o Subject Line to include: Client, Loan Number and "3rd Party Defaulted" o Body of email to include: Reason why 3rd party defaulted. The new sales date, where applicable AND/OR the updates sales results.
	****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task –3rd Party Defaulted". When adding the event in VendorScape the T47 –Third Party Defaulted automatically will be placed into MSP.

Shortening the Redemption Period

If the redemption period process needs to be shortened in Desktop: Go to the File Transfer Form on the Tool Menu, and launch the FC_Shortened_Redemption_Direct_Source or FC_Shortened_Redemption_InHouse_Referred or FC_Shortened_Redemption_InHouse_Non_Referred process. The below process still should be completed.

Redemption Funds

Attorney: Upon receipt of redemption funds, you must:

STEP	ACTION
1	Add the T45, and T37 steps in MSP.
2	T45, ATTY FWRDED REDEMP FUNDS, and complete the actual date with the date the funds are sent to Wells Fargo.
3	T37 – REDMPTN FUNDS POSTED and **do not** complete the actual date. ****Please Note**** The required steps can be added through VendorScape or Desktop.
4	For VendorScape, proceed to Step 5 or Step 8 For Desktop, proceed to Step 11
5	Under Task, choose "Add"

6	Then “Production Task – Attorney Forwarded Redemption Funds”
7	When adding the event in VendorScape the T45 – Atty Fwrded Redemp Funds automatically will be placed into MSP
8	Under Task, choose “Add”
9	Then “Production Task –Redemption Funds Posted”
10	When adding the event in VendorScape T37 – Redmptn Funds Posted automatically will be placed into MSP. Proceed to Step 14
11	Go to the File Transfer Form on the Tool Menu
12	Launch the FC_Property_Redeemed_Direct_Source or FC_Property_Redeemed_InHouse_Referred or FC_Property_Redeemed_InHouse_Non_Referred process
13	Complete the Property Redeemed DDF.
14	Add **log code FCREDF** (ATTY FWD REDEMP FUNDS TO WF CASH) in MSP or Desktop and send funds to Des Moines. Entering the FCREDF log code enables the open T37 step to map to MSP. To enter the log code in Desktop, select Add Note from the Tool Menu, then select Note Type Foreclosure, and enter the log code in the MSP log code field.
15	Input a detailed message through VendorScape or Desktop, including the tracking information for shipment of the funds. **The funds must be forwarded to Wells Fargo the same day as receipt.** Complete and upload the Funds Remittance Cover Sheet (Appendix B) into VendorScape or Desktop.
16	Overnight the funds to the Wells Fargo Conventional Claims area to the attention of: **Attn: Wanda Tucker** **Mac #X2302-04F** **Wells Fargo Home Mortgage /Conventional Claims** **1 Home Campus** **Des Moines, IA 50328-0001**

Reports:

Attorney – Redemption Funds Follow Up: Provides list of loans where the T46 or T53 step is populated but the T45 actual date has not been updated (Action Required).

Confirmation

Attorney: Your office will be responsible for monitoring the loan during confirmation period.

STEP	ACTION
1	Update the actual date for step T39, AFT SALE CONFIRMATION EXP with the day the confirmation expires or complete the After Sale Confirmation Expired event in Desktop. This date cannot be completed with a “future date.”

Non-Foreclosure Title Transfer

In the event that it is determined during our foreclosure action that a foreclosure sale is not necessary due to Wells Fargo acquiring title via a voluntary foreclosure, consent judgments, lien payoff, etc., Wells Fargo must inform the investor and the post sale business units within Wells Fargo.

In order to avoid processing delays and investor penalties, Wells Fargo has implemented a new process for counsel to follow to ensure that we receive notification of these events. In addition to your standard foreclosure

process for notifying Wells Fargo, effective immediately, please adhere to the following guidelines: Your office will be responsible for monitoring the loan during confirmation period.

Attorney: Update the Non FCL Title Transfer task in VendorScape with the date your office receives the executed Deed (this information needs to be updated the same day your office receives the signed deed)**.** VendorScape and Desktop Referrals both need to follow the below procedure:

STEP	ACTION
1	Email SaleResults@wellsfargo.com and outline the chain of events that occurred on the file the same day that you receive the executed deed. • Provide the amount of the deed and a copy of the deed in your email • Provide the date your office received the executed deed
2	Add the Y46 (NON-FCL TITLE TRANSFER) step to the FOR3 screen in MSP.
3	Complete the Y46 Actual date on FOR3. Use the date your office received the executed Deed. ****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add," then "Production Task – Non-Fcl Title Transfer." When adding the event in VendorScape, the Y46 – Non-Fcl Title Transfer automatically will be placed into MSP.

Massachusetts – Notice of Disposition of Proceeds from Foreclosure Sale

For the state of Massachusetts, if the property is sold and there are surplus funds, the Attorney will need to provide notification to the mortgagor. The mortgagor will be provided with an itemized accounting of the disposition of the proceeds from a power of sale, including but not limited to the sale price, legal fees, auctioneer fees, publication costs and other fees, and any surplus due the mortgagor.

The notice must be provided within 60 days after receipt of such funds; however, if the sale is subject to further legal proceedings, the notice and accounting may be delayed until the conclusion of those proceedings.

STEP	ACTION
1	**Attorney:** Enter event MA Surplus Funds through VendorScape or add the FC Massachusetts Surplus Funds issue in Desktop. The event will map to MSP and step Y45, SURPLUS FUNDS; ADVSD MTGR, will be entered in the Foreclosure workstation template or the REO workstation template. Due to the delay from sale held and receipt of funds the loan may be transferred to REO.

North Carolina – Foreclosure Notice Requests

The lender must provide a notice stating that borrower requests for information have been complied with – perform the following:

STEP	ACTION
1	**WFHM:** Image all correspondence except executive communication, affiliate communication, and email communication. • Upload imaged documents to VendorScape or Desktop at the time of foreclosure referral. • If correspondence is received after referral by a business unit that does not utilize imaging, one of the following canned messages will be uploaded to VendorScape advising the Attorney of the status of any written correspondence. Subject - **Complaint**

	Message - Wells Fargo has received and responded to the borrower's correspondence in accordance with the NC state statue. Subject - **- Non Complaint** Message - Wells Fargo has received and responded to the borrower's correspondence, outside of timelines set within the NC state statue. Subject **- Pending** Message - Wells Fargo has received customer correspondence and is still in the process or reviewing and providing a response to the borrower
2	**Attorney:** Your office is responsible for completing the required affidavit to file with the Notice of Foreclosure based on the information provided by Wells Fargo.

Postponements/Canceled Sales/Restarts

When the file is placed on hold for any reason other than Loss Mitigation and there is a sale scheduled, follow the procedure below:

STEP	ACTION
1	**Attorney**: If the file is suspended in the Foreclosure Workstation, confirm the hold in VendorScape or Desktop and postpone/cancel (according to state guidelines) the sale. Refer to the Blanket Fee Approval Matrix for fee approval.
2	**Attorney**: If the file is NOT suspended in the Foreclosure Workstation add the appropriate hold steps (see Holds).
3	**Attorney**: If the file is NOT suspended in the Foreclosure Workstation, the following steps must be updated: • **Add the Sale Postponed Steps:** The actual date for the postponement step should be the date for which the sale was previously scheduled. The Sale Postponed steps should be entered whether the sale is postponed or cancelled. o E01 – SALE POSTPONED (1) o E02 – SALE POSTPONED (2) o E03 – SALE POSTPONED (3) o E06 – SALE POSTPONED (4) o E07 – SALE POSTPONED (5) o E08 – SALE POSTPONED (6)
4	For **Desktop**, proceed to Step 5 For VendorScape, proceed to Step 8 For Desktop Referrals, proceed to Step 11
5	If the Sale is being **CANCELLED**, go to the File Transfer Form on the Tool Menu
6	Add the FC_Sale_Cancelled_Direct_Source or FC_Sale_Cancelled_InHouse_Referred or FC_Sale_Cancelled_InHouse_Non_Referred process
7	Complete the Foreclosure Sale Cancelled DDF. Your office will be required manually to enter the above postponement steps in MSP.
	Process complete, proceed to next section
8	Under Task, choose "Add"

9	Choose “Production Task”
10	Choose corresponding event based on whether this is the 1st postponement or subsequent postponements. When adding the VendorScape event the corresponding step automatically will be placed into MSP.
	Process Complete, proceed to next section
11	For Desktop Referrals, go to the File Transfer Form on the Tool Menu
12	Add the FC_Sale_Postponed_Direct_Source or FC_Sale_Postponed_InHouse_Referred or FC_Sale_Postponed_InHouse_Non_Referred process
13	Complete the Attorney Requests Sale Postponement DDF. This automatically will insert and complete the E01 step for you.
14	Notate the file with the specific reason the sale is being postponed
15	Update the Actual Sales Date Event in VendorScape or the Foreclosure Sale Held event in Desktop with the newest sales date.
15	Confirm that the U20 (F/C Scheduled Sales Date – FOR3 in MSP) equals the Actual Date. Do not update the Foreclosure Sale Held Task in VendorScape with the sales date. That field should not be completed until the sale is held.
16	To complete subsequent sale postponement requests, Re-Open the previous sale Postponement process
17	Go to Edit Step Info on the Tool Menu
18	Un-complete the Attorney Requests Sale Postponement step. Complete the step again to add an additional postponement step. • 1st Sale Postponed • 2nd Sale Postponed • 3rd Sale Postponed • 4th Sale Postponed • 5th Sale Postponed • 6th Sale Postponed ****Please note** If the file is placed on hold and suspended in the Foreclosure Workstation, DO NOT use the above steps when cancelling or postponing a sale.**

When Loss Mit contacts your firm with a request to postpone a sale, follow the procedures below:

STEP	ACTION
1	**Attorney**: The request to postpone the sale should come with a timeframe (i.e., 30 days). If the postponement timeframe is not specified, postpone the sale for 30 days and follow the below process. The following steps need to be updated: • **Add the Postponement Request Steps:** o F78 - LM Postponement Request 1 (Actual date equals the date your office is advised of the postponement.) o F79 - LM Postponement End 1 (Actual date equals the date one day prior to the new scheduled sale date. Complete the step with this date as soon as the new sale is scheduled.)

	o 527 - LM Postponement Request 2 o 528 - LM Postponement End 2 o 529 - LM Postponement Request 3 o 530 - LM Postponement End 3 o 531 - LM Postponement Request 4 o 532 - LM Postponement End 4 o 533 - LM Postponement Request 5 o 534 - LM Postponement End 5
2	For **VendorScape**, proceed to Step 3 For **Desktop**, proceed to Step 7 For **Desktop Referrals**, proceed to Step 10
3	Under Task, choose "Add"
4	Choose "Production Task"
5	Choose corresponding event based on whether this is the 1st postponement or subsequent postponements. When adding the VendorScape event, the corresponding step automatically will be placed into MSP. o Loss Mitigation Advised Attorney to Hold o Loss Mitigation Hold Lifted o LM Postponement Request 2 o LM Postponement End 2 o LM Postponement Request 3 o LM Postponement End 3 o LM Postponement Request 4 o LM Postponement End 4 o LM Postponement Request 5 o LM Postponement End 5
6	**Add the Sale Postponed Steps:** The actual date for the postponement step should be the date for which the sale was previously scheduled. The Sale Postponed steps should be entered whether the sale is postponed or cancelled. o E01 – SALE POSTPONED (1) o E02 – SALE POSTPONED (2) o E03 – SALE POSTPONED (3) o E06 – SALE POSTPONED (4) o E07 – SALE POSTPONED (5) o E08 – SALE POSTPONED (6)
	Process complete, proceed to next section
7	In Desktop, if the Sale is being CANCELLED, go to the File Transfer Form on the Tool Menu
8	Add the FC_Sale_Cancelled_Direct_Source or FC_Sale_Cancelled_InHouse_Referred or FC_Sale_Cancelled_InHouse_Non_Referred process
9	Complete the Foreclosure Sale Cancelled DDF. Your office will be required to enter manually the above postponement steps in MSP.
	Process complete, proceed to next section

10	For Desktop Referrals, go to the File Transfer Form on the Tool Menu
11	Add the FC_Sale_Postponed_Direct_Source or FC_Sale_Postponed_InHouse_Referred or FC_Sale_Postponed_InHouse_Non_Referred process
12	Complete the Attorney Requests Sale Postponement DDF. This automatically will insert and complete the E01 step for you.
13	To complete subsequent sale postponement requests, re-open the previous Sale Postponement process
14	Go to Edit Step Info on the Tool Menu
15	Un-complete the Attorney Requests Sale Postponement step
16	Complete the step again to add an additional postponement step. • 1st Sale Postponed • 2nd Sale Postponed • 3rd Sale Postponed • 4th Sale Postponed • 5th Sale Postponed • 6th Sale Postponed
17	Notate the file with the specific reason the sale is being postponed.
18	Update the Actual Sales Date Event in VendorScape or the Foreclosure Scheduled Sale Date event Desktop with the newest sales date.
19	Confirm that the U20 (F/C Scheduled Sales Date – FOR3 in MSP) equals the Actual Date. Do not update the Foreclosure Sale Held Task in VendorScape with the sales date. That field should not be completed until the sale is held.
20	If there is an actual date for step U30, RQBID INSTR FR MI/INV/INS, step N36, ATTORNEY COMPLETES BID, or step Z40, RCVD MI/INV/INS BID INSTR, remove the actual date.
21	Update the U31, SEND BID INSTRCTN TO ATTY, if a bid has been completed by taking the actual date out.

Reports:

Attorney – Sale Postponed: Daily list of loans where the sale has been postponed and an update is needed.

Liaison – Sale Postpone Follow-Up Report: Daily list of loans where Step D50 actual date is not null, step E01, E02, E03, E06, E07 or E08 actual date is not null and the U20 actual date is null. Enter the log code FCLFPR, LIAISON FOLLOWED UP FOR POSTPONEMENT REASON, within 24 hours of report when following up on postponement.

Restarts

If your office finds it necessary to restart the foreclosure, follow the procedure below:

STEP	ACTION
1	In Desktop, the Restart Necessary issue should be raised. Select Issues from the Tool Menu, Add Issue, and select the "FC Restart Necessary" issue. Provide the reason why the

	estart is necessary and proceed to following the below procedure.
2	**Remove the actual date from the T01 step (1ST LEGAL ACTN COMPLETED) on the FOR3 screen in MSP.**
3	**Attorney:** Enter the following steps on FOR3 in MSP: • **523 –** Foreclosure Restart 1 • **524 –** Foreclosure Restart 2 • **525 –** Foreclosure Restart 3 • **526 –** Foreclosure Restart 4
4	**Once the first legal action has been filed, complete the actual date of the T01 step on the FOR3 screen in MSP with the date first legal was filed.** ****Please note**** Send all fee approval requests via VendorScape to FC_Overallowable_Fee Request or through Desktop by opening the FC_Additional_Fees_Costs_Needed_Direct_Source or FC_Additional_Fees_Costs_Needed_InHouse_Referred or FC_Additional_Fees_Costs_Needed_InHouse_Non_Referred process and completing the DDF. Provide detailed information, including a complete breakdown of work to be performed. ****Please note** If** the file is dismissed by the court, a new referral is needed. Restart steps would not be used in this case. (See New Referral Needed)

Rescinding Sales Procedures

Attorney: Upon determination that a sale needs to be rescinded, you are responsible for ensuring that your office conducts due diligence prior to submitting any and all rescission requests. Any financial losses due to Attorney neglect and or timing will be the responsibility of the corresponding counsel.

STEP	ACTION
1	**Execution of Rescission Documents (see Executables):** If your office requires Wells Fargo to execute documents to process the Rescission of the foreclosure sale, please do the following: • In the subject please place **'Notice of Rescission'** in the beginning of the Subject Line of the email • Please send the document to doc.execution@wellsfargo.com **NOTE**: Failure to do both items mentioned above will delay in the execution of the rescission document required.
2	Submit an email request to Wells Fargo via **RescissionRequests@wellsfargo.com**.
3	Email the Rescission Requests mailbox any time your office enters sale results and the T32 is populated and the deed is not recorded. Wells Fargo needs to be notified to correct our sale reporting and make necessary system changes. The email must contain the following information: • Subject Line to include: Client, Loan Number, Date of the foreclosure sale that is being rescinded • Body of Email to include: • Borrower's Name • Cost of Rescission • New Foreclosure Sale Date • Rescission Reason • Rescission Requestor • Bankruptcy Information (If Applicable) • Include (Person who filed, When filed, Filing Location , Case number and Chapter)

	• Fee Request
4	Await authorization from Wells Fargo prior to completing the rescission request.

*****Please note***** The first initial FLAT fee request to rescind a sale will be approved by the rescissions team and your office should bill under the rescission line item. If a litigation action is required to complete a rescission or the rescission results in litigation, follow the blanket fee approval for hourly litigation, not covered by DOS.

IF RESCISSION IS GRANTED:

STEP	ACTION
1	**WFHM Rescission Team:** • Enter log code FCREGR (RESCISSION GRANTED) on NOTS • Notify attorney via VendorScape or Desktop.
2	**Attorney:** Completing the Rescission
	Follow the applicable Investor and State Regulatory Guidelines to complete the rescission request.
3	Provide weekly updates until the rescission has been legally completed. All updates should be made in VendorScape or Desktop.
4	If at any time during the rescission process, your office is notified that the rescission is not warranted, notify RescissionRequests@Wellsfargo.com immediately. • Subject Line to include: Client, Loan Number, Rescission Denied • Body of Email to include: o Detailed information supporting the rescission denial.
5	Update the Rescission Completed by Attorney event in VendorScape with completed rescission date. For **VendorScape**, proceed to Step 6 For **Desktop**, Proceed to Step 8
6	Under Task, choose “Add”
7	Choose “Production Task – Rescission Completed by Attorney” When adding the event in VendorScape, the D97 – Rescission Req Snt 2 Atty automatically be will placed into MSP.
	Process complete, proceed to next section
8	If this is a Desktop referral, go to the File Transfer Form on the Tool Menu
9	Add the FC_Sale Rescinded_Direct Source or FC_Sale Rescinded_InHouse_Referred or FC_Sale Rescinded_InHouse_Non_Referred process
10	Complete the DDF
11	Provide a New Foreclosure Sale Date
12	Proceed with Foreclosure Guidelines regarding foreclosure sales

IF RESCISSION IS DENIED

STEP	ACTION
1	**WFHM Rescission Team:** ▪ Enter log code FCREDN (RESCISSION DENIED) on NOTS ▪ Notify attorney via VendorScape or Desktop.
2	**Attorney:** ▪ Your office will proceed with recording of deed and maintain loan status until

	confirmation / redemption / ratification is completed.

Re-foreclosures

STEP	ACTION
1	**Attorney:** Upon determination that a re-foreclosure is required, send notification to Wells Fargo via email to RescissionRequests@wellsfargo.com**.** Include the following information in your email: ▪ Detailed reason why the re-foreclosure is necessary. ▪ Expected timeframe of the re-foreclosure.
2	**WHFM Rescission Team:** Reopen the Foreclosure Workstation and add the 520 RE-FORECLOSURE STARTED and the 521 RE-FORECLOSURE COMPLETED steps. Complete the 520 step and leave the actual date of the 521 step open to be completed by the Attorney once the re-foreclosure is completed.
3	**Attorney:** Once the re-foreclosure is finalized, complete the 521 RE-FORECLOSURE COMPLETED step in MSP.

Closing Your File

Attorney: Upon completion of the foreclosure or upon receipt of notification to "close and bill," you are required to close VendorScape or Desktop within 24 hours of notification or completion of foreclosure.

Reports:

Attorney – Removed from Foreclosure Previous Day: Daily list of loans that were removed (foreclosure workstation closed) previous day with removal description. This report notifies the Attorney to close and bill their file, as well as close out VendorScape or Desktop (Action Required).

Taxes, Condo Dues, and Property Damage

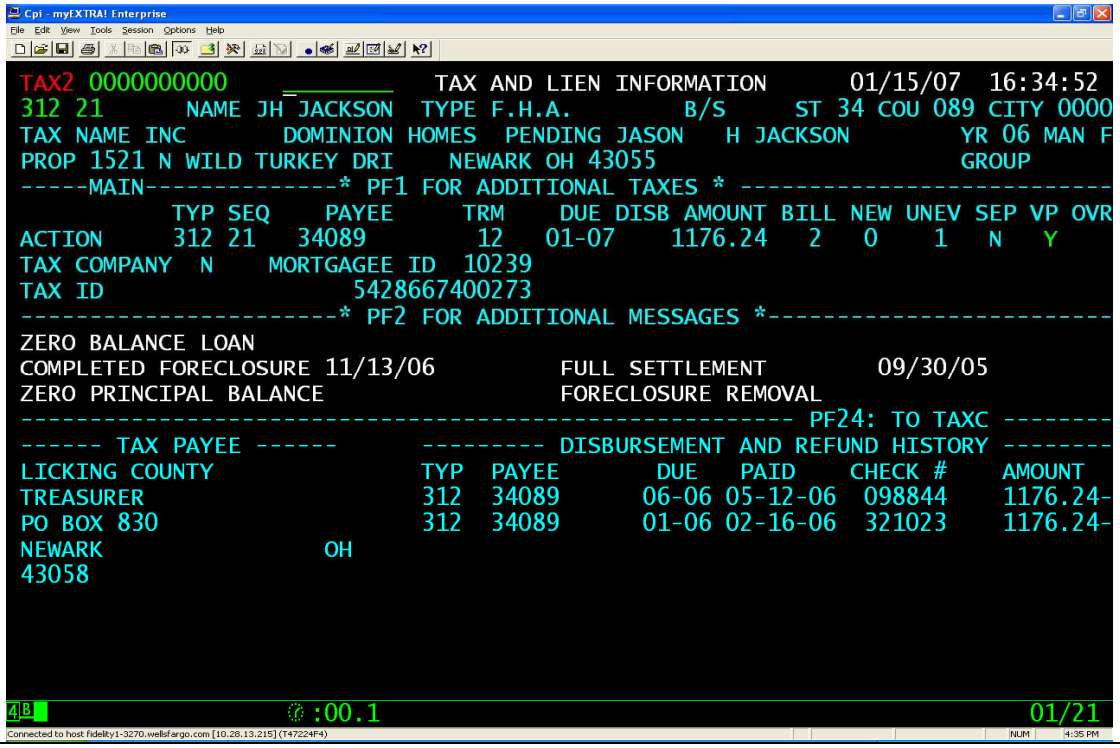
Delinquent Taxes (Jeopardizing Lien)

STEP	ACTION
1	**Attorney:** Determine if the delinquent taxes are placing Wells Fargo's lien in jeopardy and if it is necessary to pay the taxes at this time.

NOTE: All Wells Fargo **Home Equity** and Wells Fargo **Financial** tax issues will need to be handled by other teams outside of the Wells Fargo Tax Department.

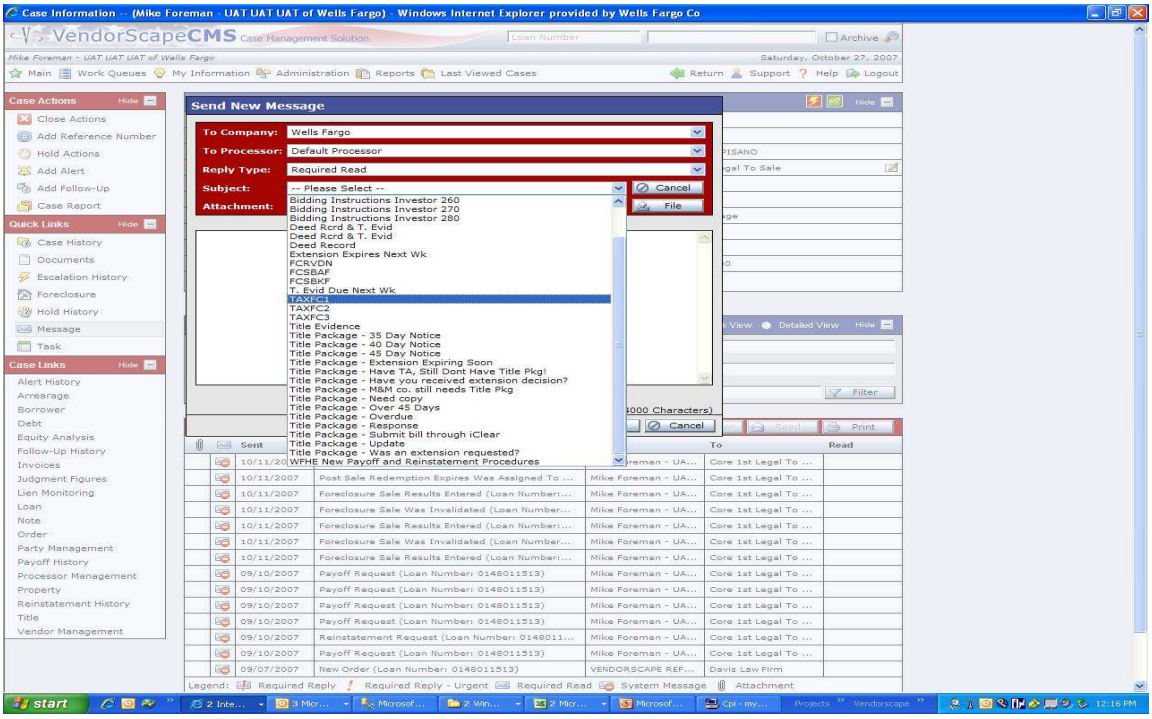
To prevent any delays in the research and resolution of all tax issues pertaining ***to these two specific types of loans***, please send all of your tax research requests directly to the following mailboxes:

Type of Wells Fargo Loan	Location to Send Tax Research/Payment Requests
Wells Fargo Financial	taxwffloans@wellsfargo.com
Wells Fargo Home Equity	ForeclosureInfoWFHE@wellsfargo.com

2	**Attorney:** For all other delinquent tax issues, check the TAX2 and TAXN screen on MSP to see if taxes have been disbursed. The bottom right section of screen shows disbursement and refund history available to you on the TAX2 screen. 
3	**Attorney:** Once you have validated that the taxes need to be paid to ensure our lien is not jeopardized, determine if the loan is escrowed or non-escrowed for taxes. If the bill code on TAX2 (see above example) is equal to a "3," it is a non-escrowed loan. Any other bill code (A, B, C, 1, 2) indicates the loan is escrowed for taxes. Notification to the tax department can be completed through VendorScape. • The Wells Fargo Tax Department does not prepay taxes. If the taxes need to be paid ahead in certain circumstances, they will not pay beyond 60 days forward. • The Wells Fargo Tax Department will also not pay** any pro-rated tax amounts, but can pay the amounts in full if they are due within 60 days. **<u>Exceptions:</u>** In Virginia and a few specific Ohio counties, special requirements exist around taxes paid prior to sale. See matrix below for further direction on how to handle pro-rated/estimated taxes required to be paid in these two areas.

Types of Non-Real Estate Taxes That the WFHM Tax Department Does Not Pay

<u>Type</u>	<u>How to request/handle payment</u>
Loan has an unpaid non-real estate property tax bill due that needs paid prior to foreclosure sale ▪ Utility, realty transfer tax, transfer of deed tax, special assessment, personal property taxes, etc. <u>**Exception** if **TAX SALE** situation does exist**:**</u> Follow the "TAXFC3" task process as defined below to submit. Our specialized Tax Sale Department WILL handle these exceptions.	1. Advance funds to pay non-property tax items and submit invoice to I-Clear for reimbursement. OR 2. Submit invoice to the Default Accounts Payable team (through I-Clear) for payment.

	Coop Leases/ Home Association Dues	Refer to Homeowners/Condo Dues section of this manual for further direction
	Mobile Home Issues	Refer to Manufactured/Mobile Home Issues section of this manual for further direction
	Pro-Rated or Estimated taxes that are required to be paid in the state of **Virginia** or **Ohio's *Champaign, Franklin and Trumbull Counties*** in order to obtain confirmation of sale and deed	1. Advance funds to pay non-property tax items and submit invoice to I-Clear for reimbursement AND use canned message process, outlined below, to advise the tax department of the action you are taking. OR 2. Submit invoice to the Default Accounts Payable team (through I-Clear) for payment AND use canned message process, outlined below, to advise the tax department of the action you are taking.
4	**Attorney:** Access VendorScape and send a canned message using the New Message option and indicate the appropriate six-digit subject code, as outlined in the matrix below, from the drop down list (see example provided below). It is important that the appropriate six-digit subject line be selected for each situation. This code will trigger the appropriate Wells Fargo Tax Team to research and complete your request.  **PLEASE BE ADVISED THAT YOUR OFFICE MUST CREATE THE CANNED MESSAGE FOR YOUR DROP DOWN LIST IN THE SAME MANNER YOU WOULD CREATE A LOG CODE.**	
5	**Attorney:** For Desktop referrals, select Issues from the Tool Menu and raise the corresponding	

Issue. It is important that the correct log code be selected for each situation. This code will trigger the appropriate Wells Fargo Tax Team research and complete your request.

FC TAXFC1	Used when a loan is escrowed and current/delinquent real estate taxes need paid prior to sale. Include the important information and tax amount(s) needed for payment of the taxes due. Parcel/Pin Number Payee – Tax Office & Address Amount to be paid (broken down by base amount, penalty and interest, and fees). Advise if certified funds are required. Installment timeframe – pay-thru date and year
FC TAXFC2	Used when a loan is non-escrowed and current/delinquent real estate taxes need paid prior to sale. Include the important information and tax amount(s) needed for payment of the taxes due: Parcel/Pin Number Payee –Tax Office & Address Amount to be paid (broken down by base amount, penalty and interest, and fees). Advise if certified funds are required. Installment timeframe – pay-thru date and year
FC TAXFC3	Used when a loan is either non-escrowed OR escrowed, and a tax sale is scheduled within 30 days because of unpaid taxes owed. Include the important information and tax amount(s) needed for payment of the taxes due. Parcel/Pin Number Payee – Tax Office & Address Amount to be paid (broken down by base amount, penalty and interest, and fees). Advise if certified funds are required. Installment timeframe – pay-thru date and year

Situation	**Loan Indicator Reference in MSP**	**Six Digit Code to use/How to request payment**
Loan is escrowed and current/delinquent real estate taxes need paid prior to sale OR Loan escrowed AND in the state of Ohio AND you have advanced funds on behalf of WFHM in order to obtain confirmation of sale and deed OR Loan is escrowed and there is a scheduled tax sale set out for more than 30 days because of unpaid taxes owning	Bill code on TAX2 screen is ***NOT equal to a "3"***	**TAXFC1**

	Loan is non-escrowed and current/delinquent real estate taxes need paid prior to sale OR Loan is non-escrowed AND in the state of Ohio AND you have advanced funds on behalf of WFHM in order to obtain confirmation of sale and deed OR Loan is non-escrowed and there is a scheduled tax sale set out for more than 30 days because of unpaid taxes owning	Bill code on TAX2 screen **=** "3"	**TAXFC2**
	Loan is either non-escrowed OR escrowed and there is a scheduled tax sale within 30 days because of unpaid taxes owing	*n/a*	**TAXFC3**
	*****Please note***WFHM's Tax Department considers a "tax sale" as a sale of the delinquent taxes (not the sale of the property). If there is a tax foreclosure sale/auction, it should be sent as a TAXFC3 task and considered urgent. If there is an extreme emergency, please utilize the email address TaxSale@wellsfargo.com. If it is urgent, mark the email as urgent as this mailbox is monitored regularly.**		
6	**Attorney:** In the "free form note section" of the message, include the important information and tax amount(s) needed for payment of the taxes due. • Parcel/Pin Number • Payee – Tax Office & Address • Amount to be paid (broken down by base amount, penalty and interest, and fees). Please advise if certified funds are required. • Installment timeframe – pay-thru date and year • Once this information has been entered, click on Send Button.		
7	**Tax Department:** Complete the request within 5 days.		
8	**Attorney:** Submit any non-real estate property taxes through I-Clear for payment unless there is a tax sale situation occurring. In those cases, use the TAXFC3 canned and the WFHM Tax Sale Group will handle the research and payment.		

Homeowners/Condo Dues

STEP	ACTION
1	**Attorney:** If your office determines that Homeowners or Condo association dues/fee become due and it is imperative that they be paid, Wells Fargo asks that you pay these and submit your invoice via I-Clear. Include in your invoice proof of payment for these fees.
2	**Attorney:** If your office cannot honor this request, add **log code FCDQCN** (DLQ HOMEOWNERS/CONDO DUES ND TO BE PAID) to FOR2 in MSP or in Desktop and

	contact the Liaison immediately via VendorScape or Desktop including detail information. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
3	In Desktop, Select File Transfer from the Tool Menu and launch the FC_HOA_City Lien_Direct Source or FC_HOA_City Lien_InHouse_Referred or FC_HOA_City Lien_InHouse_Non_Referred process; manually add log code
4	**Liaison:** If you receive notification from your attorney that the Homeowners or Condo association dues need to be paid, send notification to DAP with all the information provided by the Attorney. • Add **log code FCCDAP** (HOA/CONDO DUES SUBMITTED TO DAP).

Reports:

Liaison – Delinquent Condo Dues: Daily report of all loans where attorney entered FCDQCN and FCCDAP is not present. (Action Required)

Violation/Damage/Property Preservation Issues

STEP	ACTION
1	**Attorney:** If your office is notified of a property preservation issue, such as vacancy or maintenance needed, you will need to enter **log code FCPREV** (PRESV ISSUE – NOTIFY PP DEPT) on FOR2 in MSP or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu, then select Note Type Foreclosure, and enter the log code in the MSP log code field. • Email Wells Fargo at property.preservation@wellsfargo.com, notify them of the issue and provide detailed information.
2	**Attorney:** If your office is notified of a **violation on a property**, you will need to enter **log code FCLVIO** (F/C ATTY NOTIFIED OF VIOLATION) on FOR2 in MSP or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field. • Email Wells Fargo at codeviolations@wellsfargo.com and provide details on the violation issue. Wells Fargo will contact your office to obtain further documentation with regard to the violation. Once notification from the Attorney is received, Wells Fargo will contact your office to obtain further documentation in regards to the violation. • If your office receives notification of the violation via email from Wells Fargo, do not forward this violation to the above email address

Reports:

Attorney – Property Preservation Issue: Weekly list of loans that have a Property Preservation issue. (Review)

Attorney – Vacant Property: Weekly report of all loans with vacant occupancy so Attorney can make the determination to reduce redemption, or used for VA appraisal ordering. (Action Required)

Litigation

Wells Fargo has a department assigned to assist in litigation efforts. Its name is Default Operations Support (DOS) and is located in Fredrick, Maryland. The DOS team is not a legal department and there are no attorneys on staff. Wells Fargo's Legal Department is located in Des Moines, Iowa.

WFHM: Add the FC Client Managed Litigation hold to the Desktop file if the litigation is being resolved internally (this hold is only to be placed by WFHM).

Foreclosure Litigation

Depending upon the litigation issue, your office may be required to deal directly with DOS. The representative that is assigned to the case will place his/her name in the processor code on FOR1 and insert D87, SPEC LITIGATION STARTED, and D88, SPEC LITIGATION CLOSED, Steps into FOR3, and an R stop on SAF1. The following situations would require assistance from DOS.

STEP	ACTION
1	**Attorney:** You should no longer be accepting service on behalf of Wells Fargo on any cases. Additionally, you should no longer be sending Wells Fargo copies of suits as an "FYI." Wells Fargo will wait until we are served.
2	***Attorney:*** *If your office is notified of one of the following issues:* • Discovery/Interrogatories (Fee requests are to be approved by the liaison by sending the request via VendorScape message to FC_Overallowable_Fee_Request or by opening the FC_Additional_Fees_Costs_Needed_Direct_Source or FC_Additional_Fees_Costs_Needed_InHouse_Referred or FC_Additional_Fees_Costs_Needed_InHouse_Non_Referred process through the File Transfer Form on the Tool Menu in Desktop • Temporary restraining order that has been entered/granted by the court • Order to Show Cause (NY) • Motion to Dismiss • Answer with Counterclaims • Answer with Affirmative Defenses • Cross Complaint Filings • MSJ Denials • Sanctions • Appeals • Small Claims Cases • Lack of Standing Matters as the ONLY basis of the argument (OH and MA ONLY) *** In all other states these matters can be handled by counsel with the FCL Liasion*** • For matters filed in California and Nevada, please send to ServiceOfProcess@wellsfargo.com.
3	Contact DOS via the FCLitTeam@wellsfargo.com email box and copy the Liaison. Include in the email: • Firm Name, Contact Information for Attorney Assigned to the Case (Name, Telephone Number, Email Address) • Wells Fargo Loan Number (including MSP client #), Property Address, and Borrower's Name:

	• Foreclosure Liaison Name and Telephone Number: • Hearing Date, Location, and Time: • Detail Information of Issue: • Copy of pleadings and/or completed interrogatories as attachment • Initial Fee Request (Litigation matters only)
4	Enter **log code FCCNTN** (CONTESTED FC/COUNTERCLAIM/ADVERSARY NOTIFICATION) on FOR2 in MSP or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.

Post Foreclosure Litigation

Attorney: If your office is notified of one of the following issues:

- Wrongful Foreclosure
- Exceptions filed in response to the foreclosure sale

STEP	ACTION
1	Contact DOS via the LitPostSaleREO@wellsfargo.com email box. Include in the email: • Firm Name, Contact Information for Attorney Assigned to the Case (Name, Telephone Number, Email Address) • Wells Fargo Loan Number (including MSP client #), Property Address, and Borrower's Name: • Hearing Date: Location: Time: • Detail Information of Issue: • Copy of pleadings as attachment • Initial Fee Request (Litigation matters only)
2	Eviction matters and bankruptcies filed after the foreclosure sale are not handled by DOS and should be submitted to your REO contact.

Bankruptcy Litigation

Attorney: If your office is notified of one of the following issues:

- Trustee Lien Avoidance
- Objection to POC

STEP	ACTION
1	Contact DOS via the BKLitTeam@wellsfargo.com email box and include the following information in the email: Include in the email: • Firm Name, Contact Information for Attorney Assigned to the Case (Name, Telephone Number, Email Address) • Wells Fargo Loan Number (including MSP client #), Property Address, and Borrower's Name • Hearing Date, Location, and Time • Detail Information of Issue: • Copy of pleadings as attachment • Initial Fee Request (Litigation matters only)
2	For Bankruptcy Adversaries and Sanctions, please see **Other Contested Matters**.

Fee Approval for Litigation

Fee approval must be obtained prior to any work performed on a litigated case. Receipt of written fee approval from a Litigation Specialist is your authorization to represent Wells Fargo. Invoices submitted for work performed without the requisite prior fee approval, may not be honored.

Foreclosure or Bankruptcy Witness Only

Attorney: If your office is notified that a personal appearance is required to provide testimony in open court or in a deposition, contact DOS via the WitnessRequestsDOS@wellsfargo.com email box. Include in the email:

- Firm Name, Contact Information for Attorney Assigned to the Case (Name, Telephone Number, Email Address)
- Wells Fargo Loan Number (including MSP client #), Property Address, and Borrower's Name
- Foreclosure Liaison Name and Telephone Number
- Hearing Date, Location, and Time
- Detail Information of Issue
- Copy of the Notice of Deposition as attachment

All fee requests for witness only matters should be directed to your assigned liaison via VendorScape as a message to FC_Overallowable_Fee_Request or through the
FC_Additional_Fees_Costs_Needed_Direct_Source or
FC_Additional_Fees_Costs_Needed_InHouse_Referred or
FC_Additional_Fees_Costs_Needed_InHouse_Non_Referred process in the File Transfer Form on the Tool Menu in Desktop and NOT to the DOS team.

For mediations and settlement conferences on non-litigated loans, please see Mediation/Conference.

Government Forfeit and Seizure

STEP	ACTION
1	**Attorney:** If your office is notified of a Government Forfeit/Seizure, contact DOS via the DefaultLitTeam@wellsfargo.com email box. Include in the email: • Firm Name, Attorney Contact, Telephone Number, and Email Address: • Wells Fargo Loan Number (including MSP client #), Property Address, and Borrower's Name: • Foreclosure Liaison Name and Telephone Number:
2	**Attorney:** Once the determination is made that the Government Forfeit/Seizure will delay the foreclosure process, enter the D49 XOVERNMENT SEIZURE step and the X64 FORFEIT/SEIZURE RESOLVED step on FOR3 in MSP. Complete the D49 step and leave the actual date of the X64 step open to be completed once the foreclosure can proceed.

Other Matters Handled by DOS

Attorney: If your office is notified of one of the following issues:

- Quiet Title Suit
- Bankruptcy Adversary/Sanctions

STEP	ACTION

1	Send notice to ServiceofProcess@wellsfargo.com. Include the following information in the email: • Firm Name, Attorney Contact, Telephone Number, Email Address: • Wells Fargo Loan Number (including MSP client #), Property Address, and Borrower's Name: • Foreclosure Liaison Name and Telephone Number: • Hearing Date: Location: Time: • Detail Information of Issue: • Copy of pleadings as attachment
2	If the answer is due within 15 days of you providing notice, file for an extension.
3	Enter **log code FCCNTN** (CONTESTED FC/COUNTERCLAIM/ADVERSARY NOTIFICATION) on FOR2 in MSP or in Desktop. To enter the log code in Desktop, select Add Note from the Tool Menu, then select Note Type Foreclosure, and enter the log code in the MSP log code field.

Contested Files

This process should be followed any time the foreclosure is disputed.

****Please note**** This process is not for lawsuits.

Attorney: When a file becomes contested, add the following steps to the FOR3 screen within MSP.

STEP	ACTION
1	Add step D99, CONTESTED F/C (GENERIC), to FOR3 and complete the actual date with the date you became aware of the issue
2	Add step E10, CONTESTED ISSUE COMPLETED, to FOR3 and leave the actual date open.
3	Once the contested issue is resolved, complete step E10 on FOR3 with the date this issue was resolved or completes the Contested Issue Resolved DDF in Desktop.

For VendorScape:

STEP	ACTION
1	Under Task, choose "Add"
2	Choose"Production Task – Contested Foreclosure." When adding Contested Foreclosure through VendorScape, the D99 and E10 steps automatically will be placed into MSP.
3	The E10 step will map over as an open step; do not fill the date in until the contested issue is resolved.
4	Once the issue is resolved, enter task Contested F/C Resolved. This will add the actual date to the E10 step

For Desktop:

STEP	ACTION
1	Go to the File Transfer Form on the Tool Menu
2	Add the FC_Contested_Direct_Source or FC_Contested_InHouse_Referred or FC_Contested_InHouse_Non_Referred process
3	Complete the Contested Foreclosure DDF. This will automatically insert the D99 and E10 steps in MSP and complete the D99 step.

4	Once the issue is resolved, complete the Contested Issue Resolved DDF. This automatically will complete the E10 step in MSP.

Mortgagor Represented By Counsel

Attorney: When your office is made aware that the mortgagor is represented by counsel, add the following steps to the FOR3 screen within MSP.

STEP	ACTION
1	Add step E80, FC REQST DO NOT CALL, to FOR3 in MSP and complete the actual date with date step is being entered.
2	Add step E81, FC REQST RESUME CALL, to FOR3 in MSP and leave the actual date open.
3	Once the mortgagor no longer is represented by counsel or has reinstated or paid in full, complete the actual date for step E81 with the date the mortgagor is no longer represented or the date reinstatement or payoff funds were received.

For VendorScape:

STEP	ACTION
1	Under Task; choose "Add"
2	Choose "Production Task – Foreclosure Request DO NOT CALL." When adding the event Foreclosure
3	Request DO NOT CALL through VendorScape, the E80 – FC Reqst Do Not Call and E81 – FC Reqst Resume Call automatically will be placed into MSP. The E81 step will map over as an open step; do not fill the date the borrower is no longer represented by counsel.

For Desktop:

STEP	ACTION
1	Go to the File Transfer Form on the Tool Menu
2	Add the FC_Mortgagor_Represented_by_Counsel__Direct_Source or FC_Mortgagor_Represented_by_Counsel__InHouse_Referred or FC_Mortgagor_Represented_by_Counsel__InHouse_Non_Referred process
3	Complete the Mortgagor Represented by Counsel DDF. This automatically will insert the E80 and E81 steps to MSP and complete the E80 step.
4	Once the Mortgagor is no longer represented by counsel or has reinstated or paid in full, complete the Mortgagor No Longer Represented by Counsel event. This automatically will complete the E81 step in MSP.

Probate

STEP	ACTION
1	**Attorney:** If your office receives notification that the mortgagor is deceased, Enter step D55, DECEASED MTGR (PROBATE), on the FOR3 screen in MSP and populate the actual date with the date they are entering the step
2	Enter step D82 DECEASD MTG(PROBATE)RSLVD and keep the actual date blank until the Probate issue is completed
3	Once the issue is completed, please complete the actual date with the date of resolution (currently there is not a task in VendorScape or Desktop to map this step to MSP

4	Note VendorScape or Desktop with detailed information, course of action that needs to be taken, and any additional fee approval request. ****Please Note**** The required step D55 can be added through VendorScape or Desktop. For **VendorScape**, proceed to Step 5 For **Desktop**, proceed to Step 7
5	Under Task, choose "Add"
6	Choose "Production Task – Deceased Mortgagor (Probate)." When adding the event in VendorScape, the D55 – Deceased Mtgr (Probate) automatically will be placed into MSP Proceed to Step 14
7	Go to the File Transfer Form on the Tool Menu
8	Add the FC_Probate_Direct_Source or FC_Probate_InHouse_Referred or FC_Probate_InHouse_Non_Referred process
9	Complete the Probate Research Needed DDF. This automatically will insert and complete the steps for you. Once the issue is resolved, complete the Probate Resolved event.
10	The Probate hold also will need to be added when the borrower is deceased. Select Holds from the Tool Menu
11	Select "FC Probate" as the hold Reason.
12	Comments should indicate the name of the deceased borrower, what action is being taken, or what approvals are needed to proceed.
13	A copy of the death certificate is to be obtained and uploaded to imaging.
14	**Liaison:** If customer service receives notification that the borrower is deceased after the loan already has been referred for foreclosure, they will place **log code RCVDC** (RECEIVED DEATH CERTIFICATE) on the loan. Management will receive a report daily of all loans where the log code was placed on the loan the previous day and will, in turn, notify the liaison.
15	Add **log code FCDCAT** (ATTY NOTIFIED OF DECEASED BORROWER ISSUE) on FOR2.
16	Notify the Attorney that the mortgagor is deceased.

Reports

Liaison – Death Certificate Received: Daily report of all loans where customer service has entered log code RCVDC and there is no long code FCDCAT. The Liaison is required to notify the Attorney that the mortgagor is deceased and update FOR2 with FCDCAT log code. (Action Required)

Mediation/Conference

Attorney: As soon as you are notified of the Mediation, follow the below process:

Notification of the Conference:

STEP	ACTION
1	Cancel the conference if the loan is in active bankruptcy.
2	Notify WF of the Mediation Conference as soon as notified by emailing **one** spreadsheet daily to FCDAP@wellsfargo.com • Please send any documents received prior to the scheduling of the mediation to the FCDAP mailbox. • Financial Documents/Packages – All emails with financial documents attached should list in

	the subject line as *****FINANCIAL DOCUMENTS & MEDIATION DATE******. • **Please refer to the master contact list that indicates who your contact will be for mediation. The contact list is sorted by state first and then investor. If your applicable state is not available, then your contact will be assigned by investor. (Contact list is provided by Loss Mitigation Manager)**
3	Update Fidelity with tracking steps. • K74 MEDIATION / CONFERNCE SCHD Actual date will be populated with the date the borrower opts in or mandatory mediation is determined. (Whichever is applicable in your state) • K75 MEDIATION / CONFERNCE CLSD Actual date should be populated when all mediations/conferences have been held or if the mediations/conferences are cancelled. If the mediations/conferences are cancelled, then notification must be sent to Loss Mitigation at FCDAP@wellsfargo.com
4	If this is **a Desktop** referral
5	Go to the File Transfer Form on the Tool Menu
6	Add the FC_Mediation_Conference_Direct_Source or FC_Mediation_Conference_InHouse_Referred or FC_Mediation_Conference_InHouse_Non_Referred process
7	Complete the Mediation/Conference Scheduled step. This automatically will insert and complete the steps for you.

****Please note**** **MI files – Please refer to specific state instructions as to how to populate tracking steps.**

Leading up to and on the day of the conference

STEP	ACTION
1	Attorney should refer to the master contact list to determine assigned negotiator
2	On the day of the hearing, the attorney should dial 1-877-238-4898. The Negotiator should only be contacted directly if no one is available via 1-877-238-4898. • If documents are received after the mediation is scheduled please send to the assigned negotiator with the subject line: *****FINANCIAL DOCUMENTS & MEDIATION DATE******.
3	Attorney will document the information provided by the WF negotiator and reference this information during the hearing.
4	If the conference is rescheduled, the attorney will provide additional clarification on what is required.
5	Any evaluation form required to be filled out after mediation will need to be sent to the LM processor or negotiator assigned with a required return date.
6	VendorScape or Desktop must be updated with any actions taken by the attorney.
7	For any questions or concerns please contact Nicole Miles-Todd – Project Manager Foreclosure at 803-396-4182 or Nicole.S.Miles@wellsfargo.com James Cooke – Manager Loss Mitigation Mediation Team 803-396-7494 James.Cooke@wellsfargo.com

Roth Lawsuits

Any litigation showing the plaintiff's attorney as Mitchell W. Roth, also known as M. W. Roth P.L.C, and the lawsuit is claiming unfair debt collection, predatory lending, or RICO violations, should be forwarded to ServiceOfProcess@wellsfargo.com**.**

Dismissal Procedures

Attorney: If your office becomes aware that the foreclosure case is dismissed:

STEP	ACTION
1	Send a message or intercom to your liaison advising of the dismissal and the reason the case was dismissed.
2	Add the 679 FC ACTION DISMISSED step to FOR3 in MSP and complete the actual date with the date the case was dismissed.
3	**Liaison:** Close the Servicer side of VendorScape or close the open processes and launch the Close and Bill process in Desktop to notify the attorney to close his/her file
4	**WFHM Losses**: Pulls a daily report of foreclosure files that have the 679 step. Move all recoverable fees to non-recoverable fees. Once the fees have been moved, send the file to foreclosure removals.

*****Referral Automation will pick up these files and re-refer them to foreclosure if they are clear to proceed with foreclosure*****

Holds

State Specific Holds in Desktop

In Desktop, select Holds from the Tool Menu and add the following holds if applicable:

FC NCHFA Program (NC)	Hold used to indicate when the borrower has applied for assistance from the NCHFA Program.
FC CTHA Program (CT)	Hold used to indicate the borrower has applied for assistance from the CTHA Program.
FC New Jersey State Hold	Hold used when State Law requires (Maps J90/J91 steps)
FC PHFA Program (PA)	Hold used to indicate the borrower has applied for assistance from the PHFA Program.

Soldier and Sailor Civil Relief Act Procedures

Attorney: If after any of your mandatory Soldiers and Sailor Civil Relief Act reviews or your office receives communication that the mortgagor may be on active duty, place the file on hold and follow instructions outlined in Pre-Sale Loan Review. In Desktop, open the FC Soldiers and Sailors Relief Act issue for the Servicer to place the file on Hold. Select Issues from the Tool Menu, Add Issue, and select "FC Soldiers and Sailor Relief Act" issue. Upload a copy of the active duty paperwork if available and/or provide details regarding the source advising our firm of the active duty.

Bankruptcy

Notice of Bankruptcy Filing

Notices of bankruptcy filings are received from multiple, different sources. As a result, the Bankruptcy

Department requires that all bankruptcy filing notices contain specific information sent to a specific entry point.

Pre-Foreclosure Sale

Attorney: If your office receives notice of a new bankruptcy prior to the foreclosure sale:

STEP	ACTION
1	Note on FOR2 the details of the bankruptcy filing
2	Add step **E15** (Bankruptcy Filed Notification) – the "actual" date should be filled in with the date your office enters the step. In Desktop, select Issues from the Tool Menu, add Issue, and select the "FC Bankruptcy Notification" issue. ****Please Note**** The required steps can be added through VendorScape or Desktop. For VendorScape, proceed to Step 3 For Desktop, proceed to Step 5
3	Under Task, choose "Add"
4	Choose "Production Task – Bankruptcy Filed." When adding the event in VendorScape, the E15 – Notified of BKCY Filing automatically will be placed into MSP. Proceed to Step 7
5	Select Holds from the Tool Menu
6	Select "FC Bankruptcy Filed" as the hold Reason. This will map the E15 step to MSP.
7	Note the foreclosure file in VendorScape or Desktop and place the file on hold in VendorScape or Desktop
8	Email the Bankruptcy Department at BKsetups@wellsfargo.com • The subject line of the email should contain the WFHM Client and Loan numbers • The email should contain the following information o Name of Party who Filed o Case Number o Date filed o Chapter filed o State filed in o District filed in o Trustee Name o Mortgagor Bankruptcy Attorney Name

Post-Foreclosure Sale

STEP	ACTION
1	**Attorney:** If your office receives notice of a new bankruptcy after to the foreclosure sale, your office is responsible for determining if the filing will invalidate the sale. **If the sale is INVALID:** • Submit an email request to Wells Fargo via RescissionRequests@wellsfargo.com to ensure the appropriate steps on FOR3 and appropriate stops on SAF1 are rolled back. o The Bankruptcy Department will NOT accept notice until these updates are made • Once these updates are made, follow the Bankruptcy procedures for Pre-Foreclosure Sale notification

2	**If the sale is VAILD and no proof of claim is necessary:** • The Attorney is authorized and required to complete all necessary actions to ensure the completion of the Foreclosure process o This includes filing an MFR with the Bankruptcy court to allow eviction of residents, conveyance to investors or routing to REO
3	**If the sale is VALID and a proof of claim must be filed:** • Add step **E15** (Bankruptcy Filed Notification) – the "actual" date should be filled in with the date your office enters the step. For VendorScape, proceed to Step 4, otherwise proceed to Step 6
4	Under Task, choose "Add"
5	Choose "Production Task – Bankruptcy Filed." When adding the event in VendorScape, the E15 – Notified of BKCY Filing automatically will be placed into MSP.
6	Note the foreclosure file in VendorScape or Desktop and place the file on hold in VendorScape or Desktop
7	• Email the Bankruptcy Department at BKsetups@wellsfargo.com. o The subject line of the email should contain the WFHM Client and Loan numbers o The email should contain the following information ▪ Name of Party who Filed ▪ Case Number ▪ Date filed ▪ Chapter filed ▪ State filed in ▪ District filed in ▪ Trustee Name ▪ Mortgagor Bankruptcy Attorney Name ▪ Please include note – POC needs to be filed, sale is valid and bankruptcy is valid
8	**WFHM:** You will receive a daily report of all loans there have been reactivated into foreclosure from either bankruptcy or loss mitigation. Notify the attorney via VendorScape or Desktop that the loan has been reactivated into foreclosure.
9	**Attorney:** Once you receive notification through VendorScape or Desktop that the bankruptcy has been released, you will need to determine if foreclosure action can continue.

Bankruptcy Filed by Junior Lien Holder

There may be situations where a junior lien holder files a bankruptcy that effects our foreclosure action. These filings can prevent us from going to foreclosure sale until the bankruptcy is dismissed, discharged, or we obtain relief.

Attorney: If your office receives notice of a bankruptcy filing by a junior lien holder:

STEP	ACTION
1	**For Vendorscape:** Complete event Jr. Lien in Bankruptcy in VendorScape. This will add and complete step W09, JR LIEN IN BNK, and add step E90, JR BNK RELEASED. Include the bankruptcy case number, chapter, and company that filed the bankruptcy. **For Desktop:** If the foreclosure action cannot proceed as a result of a junior lien bankruptcy filing, select Holds from the Tool Menu and select "FC Jr Lien Bankruptcy" as the hold Reason in Desktop. Within

	the Hold comments, indicate the entity that filed the bankruptcy, its lien position, date filed, chapter, case number, and district/division.
2	Once the loan has been released from bankruptcy or we have obtained relief, the bankruptcy department will complete the actual date for the E90 step. Your office will receive a message through VendorScape or Desktop to proceed with the foreclosure ****Please Note**** The required steps can be added through VendorScape or Desktop. For **Desktop**, proceed to Step 3 For **VendorScape**, proceed to Step 8
3	Go to the File Transfer Form on the Tool Menu
4	Add the FC_Jr_Lien_BK_Direct_Source or FC_Jr_Lien_BK_InHouse_Referred or FC_Jr_Lien_BK_InHouse_Non_Referred process
5	Complete the Junior Lien Bankruptcy Filed DDF. This automatically will insert the W09 and E90 steps to MSP and complete the W09 step
6	Include the bankruptcy case number, chapter, and company that filed the bankruptcy.
7	Once the loan has been released from bankruptcy or relief has been obtained, complete the Jr. Lien BK Released DDF. This automatically will complete the E90 step in MSP.

Court Delays

Attorney: If the file is delayed due to delays in the court:

STEP	ACTION
1	Enter step E59 COURT DELAY step, and then populate the actual date with the date that the delay began
2	Enter the step E60 COURT DELAY ENDED, and leave the actual date open
3	You will need to provide Wells Fargo with an update on the hold every 30 days. This needs to be documented in VendorScape or Desktop.
4	Once the delay has ended and the foreclosure action can proceed, populate the actual date for step E60 with the date you are resuming the foreclosure.

NJ State Specific Court Delay

Attorney: If the file is delayed due to delays in the court, and.

STEP	ACTION
1	Enter step 663 NJ COURT DELAY step, and populate the actual date with the date that the delay began.
2	Enter the step 664 NJ COURT DELAY ENDED and leave the actual date open.
3	You will need to provide Wells Fargo with an update on the hold every 30 days. This needs to be documented in VendorScape or Desktop.
4	Once the delay has ended and the foreclosure action can proceed, populate the actual date for step 664 with the date you are resuming the foreclosure. ****Please Note**** The required steps can be added through VendorScape.
5	Under Task, choose “Add”

6	Choose “Production Task – NJ Court Delay.” When adding the NJ Court Delay event through VendorScape, the 663 – NJ Court Delay and 664 – NJ Court Delay Ended automatically will be placed into MSP.

Foreclosure on Hold

Attorney: If the file needs to be placed on hold for any reason that does not have specific steps or is not listed above:

STEP	ACTION
1	Enter step D50, F/C ON HOLD (SEE FOR3), and populate the actual date with the date the foreclosure is being placed on hold
2	Enter the step D51, F/C RESUME (SEE FOR3), and leave the actual date open (these steps must be added manually to MSP for Desktop Referrals only if there are no other holds/issues/delay steps that can be used).
3	In Desktop, Select Holds from the Tool Menu and select “FC Client/Investor Request” as the hold Reason. This hold is only to be used for reasons other than the specific holds and should be used sparingly
4	*Note VendorScape or Desktop with detailed information outlining the problem on the date that the hold is placed.*
5	You will need to provide Wells Fargo with an update on the hold every 30 days. This needs to be documented in VendorScape or Desktop and MSP.
6	Once the issue has been resolved and we can proceed with the foreclosure action, populate the actual date with the actual date for step D51 with the date you are resuming the foreclosure. The steps can be added through VendorScape.
7	Under Task, choose “Add”
8	Choose “Production Task – Hold”, when adding Hold through VendorScape, the D50 – F/C ON HOLD (SEE FOR3) and D51– F/C RESUME (SEE FOR3) automatically will be placed into MSP. The D51 step will map over as an open step; do not fill the date in until the hold is ready to be removed.

****Please Note**** Do not use these steps for title issues, sending demand letters, sending State Required Letters, or bankruptcy.

Reports:

Attorney – Loans on Hold: Weekly report of all loans that have been placed on hold, D50 is present and the D51 is null. (Action Required)

Liaison – On Hold Report: Weekly report of all loans that have been placed on hold, D50 is present and the D51 is null. (Action Required)

FEMA/Disaster Hold

If your office is advised to hold either by the Client or by the FEMA website, the FEMA/Disaster Hold issue needs to be raised in Desktop.

STEP	ACTION
1	Select Issues from the Tool Menu

2	Add Issue
3	Select the “FC FEMA/Disaster Hold” issue

Loss Mitigation

Loss Mitigation

The Loss Mitigation Department at Wells Fargo Home Mortgage continually tries to work with mortgagors to assist in helping mortgagors retain their homes. As a result, a variety of different options are available depending upon loan type, investor, and stage of delinquency.

****Please note**** If your applicable state has passed specific mediation requirements, please locate those procedures for your state in the appendix section of this manual. If it is not available, contact your case processor for assistance.

Attorney: If the mortgagor contacts your office to request Loss Mitigation options, direct them to one of the Loss Mitigation phone numbers listed below.

- Customer Service Loss mitigation 1-800-662-5014
- Wells Fargo Financial Loss Mitigation 1-800-275-9254
  (Fax for WFF loss mitigation documents 1-800-588-9157)
- Wells Fargo Home Equity Loss Mitigation 1-866-623-8958

If your office needs to contact Loss Mitigation for mediation assistance, please utilize the number listed below. **Please note:** these numbers are for Attorney use only and are not to be given to mortgagors or third parties.

- Attorney Mediation Assistance Contact 1-877-238-4898

Options Available
- Forbearance Plans
- Repayment Plans
- Loan Modifications
- Short Sales
- Deed in Lieu of Foreclosure

Notification

STEP	ACTION
1	**Attorney:** If the mortgagor is approved for a Loss Mitigation workout, the Loss Mitigation Department will notify your office via a message in VendorScape or Desktop requesting that the foreclosure action be suspended while the Loss Mitigation actions proceed.
2	**WFHM:** You will receive a daily report of all loans there have been reactivated into foreclosure from either bankruptcy or loss mitigation. Notify the attorney via VendorScape or Desktop that the loan has been reactivated into foreclosure.
3	**Attorney:** Once you receive notification through VendorScape or Desktop that the loss mitigation has been released, you will need to determine if foreclosure action can continue. A copy of the forbearance agreement will be provided to your office if available.

There are times when either the Collections or Loss Mitigation department will set the borrower up on a

repayment plan and the borrower may send this payment in via Western Union. The Wells Fargo collector will add a status code of 113 on the DLQ1 screen when he/she receives a Western Union confirmation number from the borrower. This is only a status of the Western Union confirmation and not confirmation that payment has been received and applied.

Attorney: Your office will receive a daily report of all loans with a "113" codes and review the MSP system to determine course of action.

STEP	ACTION
1	It is your responsibility to review the P309 screen daily to see if a payment has been applied after the foreclosure referral date (U01 actual date).
2	If funds have been applied, contact the Loss Mitigation Representative at 866-435-1982 for core loans and 866-363-7622 for 106 loans to determine if the borrower is on a valid forbearance agreement and that Wells Fargo will be accepting said payment. If this is confirmed by the Loss Mitigation Representative, your office will be provided direction on foreclosure action. • Enter the appropriate sale postponement step and enter today's date as the actual date. Refer to the Postponed Sales section of this manual. • Note the FOR2 screen with the Loss Mitigation Representative who directed your office to postpone the foreclosure sale.

Reports:

Attorney – 113 Report (Received Funds): Daily list of loans where Wells Fargo has received confirmation of funds being sent via Western Union and a foreclosure sale is scheduled for five days or less. This report is to be worked by the attorney to review the P309 to see if payment has been received and applied, and/or obtain foreclosure course of action from the Loss Mitigation Department. (Action Required)

HAMP 10-2 Certifications

Attorney:

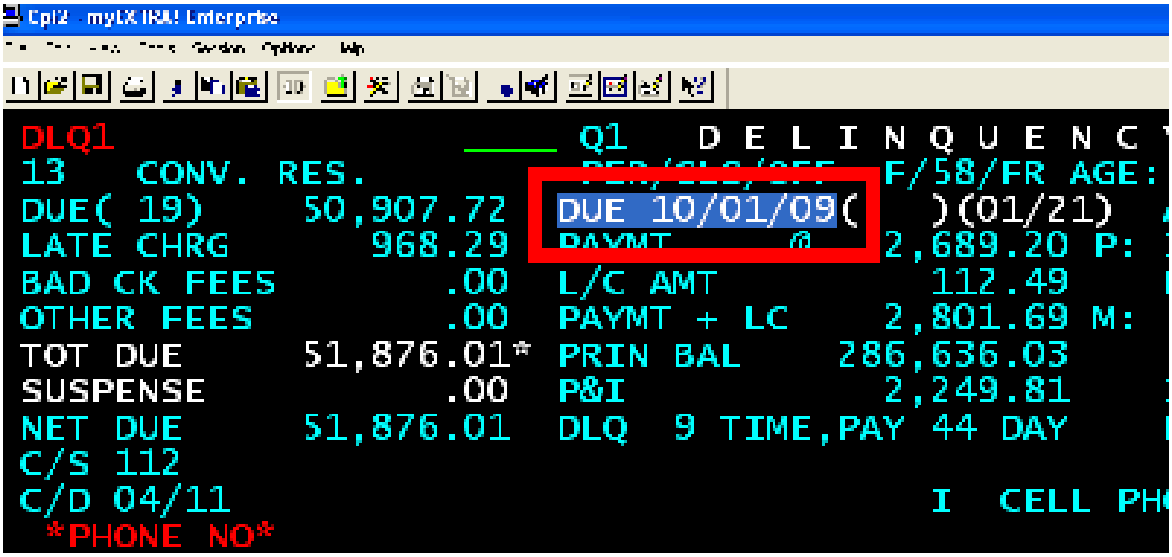
****Effective Monday, April 11th 2011, the below will need certification before going to sale (even loans that were never eligible: Vacant, Non-Owner, Originated after 01/01/09, etc)*****

- ALL Non-Government Sponsored Enterprise loans regardless of due date
- FHLMC loans that have a due date of 08/01/10 or later (you can check DLQ1 on MSP for the Due Date *see partial screenshot below*)

*****Please Note*****FHA, VA, and FNMA loans still do not apply to this requirement.

Never eligible criteria (but will still need a certification):

- Originated after January 1, 2009
- Property is vacant, non owner
- Property is condemned
- Unpaid principal balance exceeds $729,950 for a 1-unit property, exceeds $934,200 for a 2-unit property, exceeds $1,129,250 for a 3-unit property and exceeds $1,404,400 for a 4-unit property
- Property is more than 4 units



FHLMC loans with a due date prior to 08/01/10 (check DLQ1 in MSP) and all FNMA loans do not require certification:

STEP	ACTION
1	Status of the HAMP efforts should be confirmed to make sure HAMP options have been exhausted.
2	Review FOR3 for the Y97 HAMP LM OPTIONS EXHAUSTED to confirm HAMP has been exhausted. If the Y97 is present and completed, do NOT email the HAMPPresale mailbox. This step is confirmation that HAMP has been exhausted.
3	If the Y97 is not present or is not completed (except for vacant, non-owner occupied, or originated after 01/01/09), email HAMPPresale@wellsfargo.com to provide status of HAMP.

FHA certification is not needed; you should not be emailing the HAMPPresale Mailbox

VA certification is not needed; you should not be emailing the HAMPPresale Mailbox.

Certification is valid for 7 business days from date on certification only. If certification has expired, a new one will be needed.

Once the above is reviewed and it is determined that certification is needed, please follow these procedures:

STEP	ACTION
1	Review VendorScape or Desktop for HAMP 10-2 Certification Form.
2	If the sale is set within **48 business hours** and certification has not been uploaded in VendorScape or Desktop, contact HAMPPresale@wellsfargo.com

If a valid certification is not given, the sale will need to be postponed at least 7 days to allow time for review

****Please note** This mailbox does not handle: Wells Fargo Financial, Wells Fargo Home Equity, and Wachovia Equity files. Please contact the assigned processor in VendorScape or Desktop.**

Designated Counsel Repayment Plan Procedure

After Designated Counsel for FHLMC has approved the mortgager for a Re-Payment Plan, the following needs

to occur to set up the RPP plan with WFHM and to process the initial payment:

FHLMC (Freddie Mac)

STEP	ACTION
1	A copy of the plan is to be emailed to FHLMCRPPsetup@wellsfargo.com **Subject Line = DC RPP Client – Loan Number** The payment plan will be set up in MSP by Loss Mitigation.
2	A hard copy of the plan as well as the initial payment needs to be forwarded to the following address: **Wells Fargo Home Mortgage** **1000 Blue Gentian Road Suite 300** **MAC Code 9999-01N** **Eagan, MN 55121** The check will be routed to DSM CASH for processing.

Retained Counsel Repayment Plan Procedure

After Retained Counsel for FNMA has approved the mortgager for a Re-Payment Plan, the following needs to occur to set up the RPP plan with WFHM and to process the initial payment:

FNMA (Fannie Mae)

STEP	ACTION
1	A copy of the plan is to be emailed to FannieMae.NegotiationsEscalations@wellsfargo.com. **Subject Line = DC RPP Client – Loan Number** The payment plan will be set up in MSP by Loss Mitigation
2	A hard copy of the plan as well as the initial payment needs to be forwarded to the following address: **Wells Fargo Home Mortgage** **1000 Blue Gentian Road Suite 300** **MAC Code 9999-01N** **Eagan, MN 55121** The check will be routed to DSM CASH for processing.

Appendix A - Distributing Foreclosure Mail

Tax sale notification should be faxed **immediately** to the tax department at:

(866) 863-9263
Attn: Tax Sale Supervisor

They will advise if they need the original documents mailed to them.

Property Preservation should be notified of demolition notices from the city or county. Your office should also send notice of the violation immediately to codeviolations@wellsfargo.com. If possible, scan the document and include the attachment in your email. Otherwise, fax the demolition notice to Property Preservation at:

Attn: Property Preservation
Fax: (414) 214-9013

Litigation Documents such as MSJ Denied and Summaries, or any documents related to an issue that DOS is working on should be sent to the attention of the LITGATION PROCESSOR at the following address:

Default Operations Support
8480 Stagecoach Circle
Frederick MD 21703
X3801-02G

The following items are not needed by your liaison and should be retained in your file:

1. **Mortgagee Notice of Pending Acquisition-(i.e.) A letter sent to debtor by attorney stating "the property listed above is about to be foreclosed…"**
2. **HUD Tenant Occupancy Letter**
3. **Copy of attorney correspondence stating they represent Wells Fargo**
4. **Copy of Foreclosure Dismissal**
5. **Notice of a Sheriff's/Trustee's sale**
6. **Motion for Default Judgment**
7. **Substitution of Trustee**
8. **Notice from attorney closing the file**
9. **A letter stating that a document was recorded**
10. **A letter from attorney acknowledging receipt of foreclosure referral**
11. **Notice of Default/Election to Sell Under Deed of Trust (unless for unpaid HOA fees)**
12. **Copies of originals that are paid in full**
13. **Order Authorizing Sale**
14. **An Original Rescission of Default**
15. **Public Trustee's Notice of Rights to Cure or Redeem**
16. **Notice of Seizure or a Notice of Vacancy of Property**
17. **Acknowledgment of receipt of the Notice of Election and Demand to Foreclosure**

When sending correspondence to your liaison, please include the Wells Fargo loan number on the cover sheet and address the envelope to your liaison as follows:

(Liaison Name)
3476 Stateview Blvd.
Ft Mill, SC 29715
X7801-013

It is crucial that this information be listed on the outside of the envelope to ensure that it is received by your liaison in a timely fashion.

The following are contacts which may be useful to your office.

Qualified Written Requests
106 Loans
Fax – 866-453-6315

Core Loans
Fax - 866-278-1179

By Mail:
Wells Fargo Home Mortgage
Written Customer Contact
PO Box 10335
Des Moines IA 50306

Subpoena Department
X3801-02G
8480 Stagecoach Circle
Frederick, MD 21701

Appendix B - Funds Remittance Cover Sheet

** Completed Cover Sheet should be uploaded to VendorScape or Desktop and must be sent with remitted funds to Wells Fargo.

Date:

Re: Loan #:

Mortgagor Name:

Enclosed please find check(s) in the amount of $_____, check # _____.

This amount represents the following:

Reinstatement: *Remitted funds will bring the loan current including any outstanding fees and costs associated with the foreclosure proceeding. A copy of the reinstatement quote provided to the customer has also been included.*

Payoff: *Remitted funds represent a full payoff and the lien will be released to the mortgager. A copy of the payoff provided to the customer has also been included.*

****Complete for both reinstatement and payoff funds received:**

Reinstatement/payoff amount	*$*_____
Total recoverable fees and costs	*$*_____
Total non-recoverable fees and costs	*$*_____
Final invoice amount	*$*_____

Refund/Overpayment: *The fees and costs associated with the foreclosure were not as much as the estimated amount.*

Judgment: ***The court has ordered Wells Fargo Home Mortgage to accept less than the full payoff.*** *A copy of the Judgment provided by the court to the customer has also been included.*

Redemption Funds: *Remitted funds are from the mortgagor. Please provide an exact breakdown of the following included in the redemption funds. This information is required for IRS reporting purposes.*

Please provide:

Principle	*$*_____
Interest	*$*_____
Late Charges	*$*_____
Deferred Interest	*$*_____
Prepayment Penalty	*$*_____

Property Sold to Third Party: *Remitted funds are not from the mortgager. The lien will not be released to the mortgager. A copy of the BID has also been included. (If funds are less than the amount bid at the sale, provide a detailed explanation of shortage***)**

Airborne tracking # _____

Remitted by: _____ Telephone #

Please see the Funds Address Matrix, Appendix D, for correct mailing addresses or wiring instructions.

Appendix C - Funds Address Matrix

Wells Fargo Home Mortgage and America's Servicing Company Correspondence				
Foreclosure Address Matrix				
Type	**WFHM**	**ASC**	**Wiring Instructions**	**Reverse Mortgage**
Foreclosure Correspondence	Wells Fargo Home Mortgage Attention: (Processor Name) MAC# X7801-013 3476 Stateview Blvd Ft. Mill, SC 29715	America's Servicing Co Attn: Foreclosure Default Mail MAC# X7801-02T 3476 Stateview Blvd. Fort Mill, SC 29715		
Foreclosure Reinstatement Checks	Wells Fargo Home Mortgage Attn : Foreclosure Cash MAC# X2302-04C 1 Home Campus Des Moines, IA 50328	America's Servicing Co Attn: Default Payment Supervisor MAC# X2302-04C 1 Home Campus Des Moines, IA 50328	Wiring Instructions for: Wells Fargo Attorney only- Wells Fargo Bank, N.A Beneficiary Bank ABA: 121000248 Beneficiary Bank Acct: 3000500412 Special Information for Beneficiary Apply funds to loan: xxxxxxxxxx Mortgagor: xxxxxxxxxxxxxxxxx Sender's Name and Phone Number	
Foreclosure Payoff Checks	Wells Fargo Home Mortgage Attn : Payoffs MAC# X2302-045 1 Home Campus Des Moines, IA 50328	America's Servicing Co Attn: Payoffs MAC# x2302-045 1 Home Campus Des Moines, IA 50328	Wiring Instructions for: Wells Fargo Attorney only- Wells Fargo Bank, N.A Beneficiary Bank ABA: 121000248 Beneficiary Bank Acct: 4127400093 Special Information for Beneficiary Apply funds to loan: xxxxxxxxxx Mortgagor: xxxxxxxxxxxxxxxxx Sender's Name and Phone Number	Wells Fargo Home Mortgage Reverse Mortgage Servicing MAC #X7802-018 3480 Stateview Blvd.. Fort Mill, SC 29715
Foreclosure Third Party Checks	Wells Fargo Home Mortgage/Conventional Claims Attn: Wanda Tucker Mac #X2302-04F 1 Home Campus Des Moines, IA 50328	America's Servicing Co/Conventional Claims Attn: Wanda Tucker Mac #X2302-04F 1 Home Campus Des Moines, IA 50328	Wiring Instructions for: Wells Fargo Attorney only- Wells Fargo Bank, N.A. Beneficiary Bank ABA: 121000248 Beneficiary Bank Acct: 3002182198 Special Information for Beneficiary	Wells Fargo Home Mortgage Reverse Mortgage Servicing MAC #X7802-018 3480 Stateview Blvd.. Fort Mill, SC 29715

			Apply funds to loan: xxxxxxxxxx Mortgagor: xxxxxxxxxxxxxxxxx Sender's Name and Phone Number	
Foreclosure Redemption/Confirmation Checks	Wells Fargo Home Mortgage/Conventional Claims Attn: Wanda Tucker Mac #X2302-04F 1 Home Campus Des Moines, IA 50328	America's Servicing Co/Conventional Claims Attn: Wanda Tucker Mac #X2302-04F 1 Home Campus Des Moines, IA 50328	Wiring Instructions for: Wells Fargo Attorney only- Wells Fargo Bank, N.A Beneficiary Bank ABA: 121000248 Beneficiary Bank Acct: 3002182198 Special Information for Beneficiary Apply funds to loan: xxxxxxxxxx Mortgagor: xxxxxxxxxxxxxxxxx Sender's Name and Phone Number	Wells Fargo Home Mortgage Reverse Mortgage Servicing MAC #X7802-018 3480 Stateview Blvd.. Fort Mill, SC 29715
Any check for loans WFF Loans	N/A	Wells Fargo Home Mortgage Attn: Customer Operations-Cash Management Mac #X2302-04G 1 Home Campus Des Moines, IA 50328		N/A
Any check for loans WFHE Loans	N/A	Payment Processing 2324 Overland Ave MAC# B6955-01B Billings, MT 59102		N/A

Appendix D – State Required Mediation Memo

Memorandum

Date: **1/19/10**

To: **Wells Fargo Attorney Network**

From: **Wells Fargo Home Mortgage Foreclosure and Loss Mitigation**

Subject: **State required mediation Procedures**

In an effort to ensure the flow of information between Wells Fargo and the Attorney Network is consistent, below are the preferred steps in communicating this process:

Foreclosure Attorney:

Notification of the Conference:

- Attorney will cancel the conference if the loan is in active bankruptcy
- Attorney will notify WF of the Mediation Conference as soon as notified by emailing ***one*** spreadsheet daily to FCDAP@wellsfargo.com
    - Please send any documents received prior to the scheduling of the mediation to the FCDAP mailbox.
    - Financial Documents/Packages – All emails with financial documents attached should list in the subject line as *****FINANCIAL DOCUMENTS & MEDIATION DATE******.
    - **Please refer to the master contact list which indicates who your contact will be for mediation. The contact list is sorted by State first and then investor. If your applicable state is not available, then your contact will be assigned by investor.**
- Attorney will update MSP with tracking steps.
    - K74 MEDIATION / CONFERNCE SCHD

      To be added as soon as the Mediation/Conference is scheduled, actual date will be populated with the date the conference is scheduled.

    - K75 MEDIATION / CONFERNCE CLSD

      To be added as soon as the Mediation/Conference is scheduled, actual date should be populated when all mediations/conferences have been held or if the mediations/conferences are cancelled. If the mediations/conferences are cancelled then notification must be sent to Loss Mitigation at FCDAP@wellsfargo.com
- If this is a Desktop referral, go to the File Transfer Form on the Tool Menu, add the FC_Mediation_Conference_Direct_Source or FC_Mediation_Conference_InHouse_Referred or FC_Mediation_Conference_InHouse_Non_Referred process and complete the Mediation/Conference Scheduled DDF. This will automatically insert and complete the steps for you.

Leading up to and on the day of the Conference

- Attorney should refer to the master contact list to determine assigned negotiator.
- On the day of the hearing the attorney will dial the Negotiator's number first. If Negotiator is unavailable, the attorney will dial 1-877-238-4898

    - If documents are received after the mediation is scheduled please send to the assigned negotiator with the subject line: *****FINANCIAL DOCUMENTS & MEDIATION DATE******.
- Attorney will document the information provided by the WF negotiator and reference this information during the hearing
- If the conference is rescheduled the attorney will provide additional clarification on what is required
- Any evaluation form required to be filled out after mediation will need to be sent to the LM processor or negotiator assigned with a required return date.

***** VendorScape or Desktop needs to be updated with any actions taken by the attorney*****

For Wells Fargo Financial files, please enter the K74 and K75 steps accordingly but contact the case processor instead of FCDAP

For any questions or concerns please contact Nicole Miles-Todd at 803-396-4182 or Nicole.S.Miles@wellsfargo.com

Appendix E – MI Foreclosure/Mediation Bill

MI- Foreclosure/Mediation Bill Public Acts 29-31, - July 5, 2009

Mortgagees seeking to foreclosure on a property by advertisement to provide the borrower a pre-foreclosure notice of the right to request a meeting to negotiate a modification agreement and the availability of housing counseling, and to participate in a timely-requested modification negotiation, including recalculation of loan terms to determine if the borrower qualifies for a modification that meets specific criteria. The new requirements may also delay or restrict the mortgagee's ability to commence a foreclosure by advertisement.

Liaison Impact

1. At the attorney's request, verify if any payments are received.
2.

Attorney Procedures

1. A statement that within 14 days of mailing of notice/date of notice, the borrower may request a meeting with the Designee (attorney) to attempt a work out modification which could implement a 90 moratorium.
    a. The borrower has 14 days to contact a housing counselor and request a meeting.
    b. Housing counselor has 10 days to notify attorney in writing of the meeting request.
2. Within 7 days of the initial notice, another noticed must be published once in the same manner required for publishing notice of foreclosure sale. If housing contacts attorney, foreclosure will be on hold for 90 days from the date of the initial mailing. **(This step will be the new 1st legal-T01. The T28 has been added to track the notice of sale.)**
    a. The attorney should utilize the mediation steps J80 and J81 steps to track the 90 day hold.
    b. J80 State Hold step- this step should be populated with an actual date when the borrower "opts in".
    c. J81 State Resume step- This step should be populated with a forecast date 90 days from the J80 step. Actual date populated at the end of the 90 day hold.

    ****In Desktop-Select Holds from the Tool Menu and place the FC Michigan State Hold. This will place the J80/J81 automatically in MSP.**
3. If the borrower opts in, Attorney will send out financial package and request that within 10 days to send financials back to attorney.
4. Attorney will schedule meeting and follow WF mediation procedures.
    a. The K74 and K75 mediation steps should be placed on the loan per the loss mit mediation procedures (see Litigation).
5. If no modification is achieved, loss mit will need to communicate the criteria on which a mod was offered to compare with the statutory requirements.
    a. Prior to the expiration of the 90 day hold, please request status via the FCDAP@wellsfargo.com. (If your firm has multiple request, please send a spreadsheet with all affected loans)
    b. Statutory requirements of borrowers -housing related debt vs. gross income cannot exceed 38%.
        i. Interest rate reduction , as needed, subject to a floor of 3% for a fixed term of at least 5 years
        ii. An extension of the amortization period to at least 40 years
        iii. Deferral of some portion of the amount of the unpaid principal balance of 20% or less until maturity, refinancing of the loan or sale of property.
6. If borrower would have qualified for statutory requirements, and no mod was approved, then the file must proceed judicial. **(Loss Mit has advised that all of their programs are as good if not better than the statutory requirements.)**

*****Effective 11/10/09. We have adopted additional procedures around how to handle MI files that do not opt into the MI 90 day hold.**

1. If the borrower does not opt in, yet loss mit has suspended the file prior to the sale being set, your firm is to proceed to sale and adjourn at that point.
    a. If loss mit has suspended the foreclosure workstation, please email the foreclosure processor for further assistance
2. If funds have been received **prior** to the sale being set, your firm is to close and bill at that time.
3. If funds are received after the sale is set, your firm is the adjourn until:
    a. -loss mit advises to close and bill due to permanent loan mod
    b. loss mit advises to proceed w/foreclosure, your firm is okay to proceed w/foreclosure. (If there is any questions on how to proceed, please contact the case processor)

Appendix F– NJ Mortgage Stabilization Act

NJ Mortgage Stabilization Act (Amended effective July 2, 2009)

Expires January 1, 2011

The NJ Stabilization and Mortgage Relief Act was amended to include a subprime definition which was defined by the state and to further define “high cost” loans. The statue also clarified that the intent of the act is to actually “serve” a notice to qualified borrowers to inform them of their rights under the amended act.

Procedures for loans with complaints served on or after July 2, 2009;

(1) Notice of the forbearance period must be served with the foreclosure complaint. The notice must contain certain information set forth in the amendment
   a. Foreclosure attorney to determine which files qualify for the notice based on the following definitions and upon review of the TIL;
      i. Subprime- The term "subprime" is now defined in the amendment. The definition requires the use of an index. We have identified a website that contains three indexes. Please add 1.5 percentage points to the lowest listed average in the three indexes for the time period when each loan closed. If the interest rate on the TIL is higher than the lowest index plus 1.5 percentage points, then the loan will be considered subprime within the meaning of the Act. The following index will be used; http://mortgage-x.com/general/national_monthly_average.asp?y=2006
      ii. Default Docs has ensured the TIL will be available within 5 days of referral.
         1. Default docs will be checking for the TIL at day 45 of delinquency.
         2. If the TIL is not imaged, they will request from file management to have the TIL imaged.
         3. VendorScape has added the TIL as a document to add w/the referral.
      iii. The definition of a high risk mortgage loan that appeared to refer to adjustable rate mortgages has been clarified to apply to mortgages with “a reset mortgage interest rate that increases the initial interest rate by two or more percentage points.” The attorney should review SER1/ARM1 to review the initial interest rate or origination rate. If the initial interest rate change increases the origination rate by 2 points or more, the loan is considered high risk.

(2) The forbearance period will only take effect if the borrower "opts in" by notifying the lender in writing, within thirty (30) days after receiving the summons and complaint. (I suggest allowing the attorney to accept within 35 days of receipt to allow time for mailing, weekends, etc.)

(3) The forbearance period will start on the day the lender receives written notice from the borrower; and, the lender must notify the Court of the starting and ending dates of the forbearance period.
   a. Attorney to add J90- NJ State hold and complete the actual date upon receipt of the written correspondence from the borrower
   b. J91 NJ Resume step should have a forecast date of 180 days and actual date to be populated at the end of the forbearance period.
   c. Once notice is received from the borrower, all activity that would in any way advance the foreclosure is suspended. Appendix G – CO Foreclosure Deferment

Appendix G – CO Foreclosure Deferment

Colorado HB 1276 Foreclosure Deferment- August 1, 2009

Attorney Procedures

The new law, known as the "Time Out Bill" or the "Foreclosure Deferment Bill" will be effective for foreclosures filed after August 1, 2009. In summary, eligible borrowers can apply for and may receive a 90-day deferment of the foreclosure on their property if they qualify.

Liaison Responsibility

NA

Attorney Procedures

Within 15 calendar days of delivering a complete foreclosure package to the public trustee, the holder of the indebtedness must post a notice on the property advising the eligible borrower that they may qualify for a deferment.

1. If interested, the ***Eligible Borrower*** must contact a HUD-approved counselor within 20 calendar days of the posting of the special notice.
2. The counselor will promptly notify the holder and their attorney that he/she has been contacted by a borrower. Within 10 days of notification by the counselor, the holder must notify the counselor in writing of an address to be used for payments (as well as electronic payment information).
3. Within 30 days of the initial contact with the borrower, the counselor shall determine if the ***eligible borrower*** **qualifies** for the deferment. An ***eligible borrower*** is automatically disqualified if:
   a. the property is abandoned
   b. Gross waste has been committed on the property
   c. The borrower is currently in Bankruptcy or within the last 24 months has received a discharge under Chapter 7 of the Bankruptcy Code or has received a discharge under Chapter 13 of the Bankruptcy Code in which the borrower received a modification of his loan.
4. If the counselor determines that the deferment is warranted, the counselor must certify to the public trustee the deferment within the initial 30-day time frame. At that time, the public trustee will place the foreclosure on hold, notify the foreclosure attorney, will cancel all publications and will begin to postpone the foreclosure sale week to week.
5. Foreclosure attorney will utilize the mediation procedures to place the file on hold for 90 days. **(See mediation procedures below)**
   a. The K74 and K75 mediation steps should be placed on the loan per the mediation procedures. This will prompt Cash to accept payments accordingly.
6. During the 90-day deferment period the following shall occur:
   a. Holder and borrower shall negotiate the opportunity for a workout of the subject loan.
   b. The borrower shall make payments to the **attorney** in the amount of 66.667 percent of the monthly P&I payment due prior to the delinquency and if the debt was escrowed, 1/12 of the taxes and insurance due prior to the delinquency.
   c. The attorney is to forward payments to;

Wires for WF Attorney only, this account is not disclosed to the mortgager.

Client 708 Wells Fargo Home Mortgage Attn: Foreclosure Cash MAC x2302-04c 1 Home Campus Des Moines, IA 50328	**Client 106** America's Servicing Co Attn: Default Payment Supervisor MAC# x2302-04C 1 Home Campus Des Moines, IA 50328	**Wiring Instructions for:** **Wells Fargo Attorney only-** Wells Fargo Bank, N.A Beneficiary Bank ABA: 121000248 Beneficiary Bank Acct: 3000500412 Special Information for Beneficiary Apply funds to loan: xxxxxxxxxxx Mortgagor: xxxxxxxxxxxxxxxxxx Sender's Name and Phone Number

d. The first payment must be made within 5 days of the certification to the public trustee and due every 30 days thereafter during the deferment period.
e. Acceptance of these payments is not a waiver of the default.

Mediation Procedures

Memorandum

Date: **06/29/09**

To: **Wells Fargo Home Mortgage Foreclosure Management**

From: **Wells Fargo Home Mortgage Compliance**

Subject: **State required mediation**

In an effort to ensure the flow of information between Wells Fargo and the Attorney Network is consistent, below are the preferred steps in communicating this process:

Foreclosure Attorney:

Notification of the Conference

- Attorney will cancel the conference if the loan is in active bankruptcy
- Attorney will notify WF of the Mediation Conference as soon as notified by emailing the notification to FCDAP@wellsfargo.com.
  - Any documents needed in preparation for mediation as required by your applicable state (note, assignment, pmt history etc) should be requested via the FCDAP mailbox at the time attorney notify WF of mediation.
  - Please send any documents received prior to the scheduling of the mediation to the FCDAP mailbox.
- Attorney will update MSP with tracking steps.
  K74 MEDIATION / CONFERNCE SCHD

To be added as soon as the Mediation/Conference is scheduled, actual date will be populated with the date the conference is scheduled.

K75 MEDIATION / CONFERNCE CLSD

To be added as soon as the Mediation/Conference is scheduled, actual date should be populated when all mediations/conferences have been held or if the mediations/conferences are cancelled. If the mediations/conferences are cancelled then notification must be sent to Loss Mitigation at FCDAP@wellsfargo.com.

- If this is a Desktop referral, go to the File Transfer Form on the Tool Menu, add the FC_Mediation_Conference_Direct_Source or FC_Mediation_Conference_InHouse_Referred or FC_Mediation_Conference_InHouse_Non_Referred process and complete the Mediation/Conference Scheduled DDF. This will automatically insert and complete the steps for you.

Leading up to and on the day of the Conference

- Attorney will be provided with an email from WF including the negotiator's name, telephone number, the borrowers loan number and the decisions that the negotiator will discuss as well as the alternative contact number - (866) 514-0070
- If documents are received after the mediation is scheduled please send to the assigned negotiator.
- Attorney will document the information provided by the WF negotiator and reference this information during the hearing
- On the day of the hearing the attorney will dial the Negotiator's number first. If Negotiator is unavailable, the attorney will dial (800) 514-0070
- If the conference is rescheduled the attorney will provide additional clarification on what is required
- Any evaluation form required to be filled out after mediation will need to be sent to the LM processor or negotiator assigned with a required return date.

***** VendorScape or Desktop needs to be updated with any actions taken by the attorney.*****

If you have any questions concerning this alert please contact Foreclosure Compliance at ForeclosureCompliance@wellsfargo.com.

Appendix H – FL Mediation

FL Mediation Procedures April 27, 2009 (Updated 5/11/09)

The 19th, 11th and 1st Administrative Orders utilize the Collins Center to coordinate mediation meetings between a borrower and lender. Below are procedures that should be followed by the attorney and loss mit.

19th Circuit (Indian River, Martin, Okeechobee and St. Lucie Counties)

11th Circuit (Miami-Dade County)

1st Circuit (Walton, Okaloosa, Santa Rosa and Escambia)

1. At the time of referral, process server will conduct a pre-suit property investigation to be completed within 10 days.
2. If 1st legal is to be delayed as a result of the process server inspection, The T70 step should be entered with an actual date and tied to the T01- 1st legal completed step.
   a. For FHA loans, prior to 1st legal expiration please email the FLAD@wellsfargo.com to indicate 1st legal delay**. (It is very important that your firm email the FLAD mailbox for FHA loans where 1st legal will be delayed prior to the expiration date.)**
3. Based on information from the inspection, vacant or occupied, Form A will be filed and a deposit of $750 will be made pursuant to the Administrative Order.
4. Form A will include the loss mit rep info provided by Wells. Attorney to contact the rep to confirm they have the authorization to settle the case. (In most cases, this form will need to be amended due to change in Loss Mit rep.)
5. Upon notice from the Collins Center that the borrower has been contacted and a mediation date is to be coordinated, the following steps will be taken:
   a. If mediation is required, the attorney is to: Notification of the Conference
      i. • Attorney will cancel the conference if the loan is in active bankruptcy
      ii. • Attorney will notify WF of the Mediation Conference as soon as notified by emailing the notification to FCDAP@wellsfargo.com
      iii. • Attorney will update MSP with tracking steps.
   b. K74 MEDIATION / CONFERNCE SCHD

   To be added as soon as the Mediation/Conference is scheduled, actual date will be populated with the date the conference is scheduled.

   c. K75 MEDIATION / CONFERNCE CLSD

   To be added as soon as the Mediation/Conference is scheduled, actual date should be populated when all mediations/conferences have been held.

   Loss Mit will send the attorney the contact information of a negotiator: who will attend the mediation either telephonically or in person. From A to be amended with this contact info

   d. If this is a Desktop referral, go to the File Transfer Form on the Tool Menu, add the FC_Mediation_Conference_Direct_Source or FC_Mediation_Conference_InHouse_Referred or FC_Mediation_Conference_InHouse_Non_Referred process and complete the Mediation/Conference Scheduled DDF. This will automatically insert and complete the steps for you.
   e. A letter should be sent to the borrower that includes the mediation date and financial affidavit...the letter will explain that to increase the likelihood of a successful settlement at mediation the financial information should be completed and forwarded back to our office as soon as possible but no later than one week before mediation. (Since the law does not require that the financial info should be sent before mediation, we will rely on your office to try and set timelines around this information to our borrower.)

6. We would like your office to be prepared to file motions to recover any advanced funds if the mediation is canceled by the borrower.

Wells Fargo will not be providing PSA unless it prohibits us from modifying a loan.

Appendix I – Fl 12th Circuit Mediation

FL- 12th Circuit (Manatee, Sarasota and Desoto Counties)

Mediation Procedures

6/05/09 (Revised 11/4/09)

The 12th Circuit is not a tradition mediation program but promotes contact between lenders/servicers and borrowers. This is accomplished by sending a notice to the borrowers inviting them to participate in the Homestead Foreclosure Conciliation Program. If the borrowers contact the attorney, the attorney will schedule the conference and forward the date, time and contact info to loss mit.

1. Attorney will file the compliant
2. Attorney will attach a copy of the notice to complaint and serve. Once service is complete and occupancy has been determined. Attorney will send letter inviting borrower to the Homestead Foreclosure Conciliation Program. Letter will only be sent on owner occupied (will cover homestead) properties. The borrower will have to contact the attorney to state that they wish to participate.
3. The borrower has 45 days from the day the letter is sent to contact lender. (It is the responsibility of the borrower to make contact with the lender)
4. The FCL will be on hold during this 45 day period. Attorney is to insert the J80 Regulatory hold step with an actual date when the notice is sent and the J81 Regulatory resume step with a forecast date 45 days in advance of the J80 actual date.
5. If the borrower requests to participate in the Homestead Foreclosure Conciliation Program, attorney is to schedule a date and time with the borrower.
6. Once the date and time is scheduled, attorney is to email the FCDAP mailbox with the date and time of the call and any other pertinent information.
7. Loss mit must update VendorScape or Desktop to state the outcome of the call.
8. Once 45 days has expired, attorney will view VendorScape or Desktop (or view NOTS) to see what was the outcome, if no response attorney will complete affidavit, update J81 actual date and resume foreclosure.

Appendix J – OR Modification Request Form

OR- SB658- Effective September 26, 2009

SB 628 amends the form of Notice of Foreclosure to include a statement about the borrower's right to ask to modify the loan. A "Modification Request Form" must be included with the Notice of Foreclosure. The Modification Request Form must be returned to the address stated in the form within 45 days of the borrower receiving the Modification Request Form. The statue also requires the beneficiary or the beneficiary's agent to provide the trustee with an affidavit, which will state the beneficiary's loss mit efforts.

Attorney Procedures

1. Include with the Notice of Foreclosure a Modification Request Form.
2. Borrower must return this form to the attorney within 30 days of receipt.
    a. The borrower can request a loan mod and/or;
    b. Request a meeting with the lender.
3. Attorney will forward a copy of the Modification Request Form and loss mit affidavit to FCDAP@wellsfargo.com.
4. Attorney to follow up with the FCDAP Mailbox in 2 weeks to determine status and to obtain affidavit of loss mit efforts.
5. If no response, Attorney will send a 2nd request for the loss mit affidavit after 30 days to the FCDAP Mailbox and copy James.Cooke@wellsfargo.com on the request.
6. Upon expiration of the 45 days, attorney will send a 3rd request in the same manner as the 2nd request.

****If no response after the 3rd request, attorney will cancel the foreclosure for non compliance**.

Loss Mit Procedures

1. Upon receipt of the Modification Request Form and/or borrower request for a meeting, loss mit rep will contact the borrower to discuss options and, if applicable, schedule a meeting by telephone (or conduct the meeting during the initial contact).
2. Loss mit will monitor the FCDAP mailbox for status request from the attorney and for the loss mit affidavit.
3. Loss mit is responsible for completion of the loss mit affidavit based on outcome of the customer contact.

** **Affidavit must be returned to the attorney within 45 days of receipt or foreclosure could be terminated.**

Appendix K– SC Administrative Order

Mediation Procedures

In an effort to ensure the flow of information between Wells Fargo and the Attorney Network as required by the May 9th 2011 Administrative order, below are the preferred steps in communicating this process.

Foreclosure Attorney:

Upon notification of Borrower to request for Foreclosure Intervention:

1. Attorney will notify FCDAP via FCDAP@wellsfargo.com upon notification of borrowers request for foreclosure intervention. In the subject line please state: *****SC-Request for Foreclosure Intervention*** (Please include an executed copy of the foreclosure intervention notice in the email.**
    a. Attorney to upload a copy of the foreclosure intervention form to VendorScape
    b. Financial Documents/Packages – All emails with financial documents attached should list in the subject line as *****SC-FINANCIAL DOCUMENTS *****
2. Attorney will update Fidelity with tracking steps.
    a. K74 MEDIATION / CONFERNCE SCHD .

       Actual date will be populated with the date the borrower executed the notice.

       K75 MEDIATION / CONFERNCE CLSD

       Actual date should be populated upon conclusion of the foreclosure intervention program.
3. Mediation team to determine the borrower needs as indicated on the FCL intervention form and advise attorney as to what documentation is needed in order to complete loss mit review.
    a. Mediation team is to ensure attorney is aware of any applicable timeframes required to be adhered with for receiving documentation.
4. Attorney is to request all documents needed from the borrower to facilitate a loss mit review and the applicable timelines for receiving documentation.
    a. If documents are not received in a timely manner, attorney is to contact FCDAP mailbox to determine if loan has been denied or to determine the updated status.
5. Once documents are received, FCDAP will review and update weekly status report on the decision rendered.
    a. If a loan mod is approved, FCL workstation will be suspended or removed. Communication will be sent via VendorScape and via weekly spreadsheet.
    b. Any agreement will be communicated to the attorney in writing.
        i. Short sale agreement or DIL, attorney is to place foreclosure on hold for 90 days and follow up via weekly spreadsheet to determine if agreement has been breached.
        ii. Trial mod prior to 1st payment. Attorney is to stay foreclosure proceedings for 90 days and monitor progress via weekly spreadsheet.
        iii. Trial mod after 1st payment, foreclosure will be suspended. Weekly spreadsheet will indicate if borrower breaches trial mod.
    c. If the loan is denied, a denial letter will be sent to the borrower, status report will be updated and attorney should communicate the denial to the borrower.

If the Foreclosure Intervention form was not returned to your firm within 30 days, perform the following:

1. After the expiration of the 30 foreclosure intervention form please verify the status of Loss Mitigation by reviewing the LM1 screen.
    a. If the LM screen is not active and has not been active within the last 30 days, please proceed with foreclosure
    b. If the LMT screen has been active within the last 30 days
        i. Review the LM denial to determine the reason for the denial
        ii. If additional information is required, please contact the foreclosure case processor and request any additional information that is needed.
    c. If the LMT1 screen is active, do not proceed.

***** VendorScape needs to be updated with any actions taken by the attorney*****

For Wells Fargo Financial files, please enter the K74 and K75 steps accordingly but contact the case processor instead of FCDAP

For any questions or concerns please contact
Nicole Miles-Todd- Project Manager Foreclosure at 803-396-4182 or Nicole.S.Miles@wellsfargo.com
James Cooke- Manager Loss Mitigation Mediation Team 803-396-7494 or James.Cooke@wellsfargo.com

Appendix L– NV Mediation

NV Mediation Procedures

The NV Mediation Election Program applies to any grantor or person who holds title of record and is the owner occupant of a residence as to which a notice of default and election to sell has been recorded on or before July 1, 2009. A form called the Election/Waiver of Mediation is sent by certified mail by the attorney to the borrower. The borrower has 30 days from mailing to respond by completing the form and mailing to the trustee and the administrator. Each party at that point has 10 days to deposit $200 mediation fee to the administrator. Failure to do so can result in the non requirement of mediation. Loans where the NOD was filed prior to July 1, 2009 can request mediation if the lender agrees to participate.

Attorney Procedures

1. Along with the Notice of Default and Election to Sell, attorney shall attach a copy of the Election/Waiver of Mediation Form to all owner occupied residences in NV.
    a. For "contact information at the foreclosing lender who would have authority to negotiate a loan modification" the attorney should include the following;

    Chandra Tafolla

    3476 Stateview Blvd,

    Ft Mill, SC, 29715

    1-800-662-5014

2. If the borrower responds by completing the Election request form and mailing it to the trustee and Mediation Administrator, then the attorney is the follow WF Mediation Procedures attached.
3. Within 10 of receipt of the borrowers election to mediation, both parties must deposit $200 to the Mediation Administrator
    a. The fee is non-recoverable
    b. The mediation shall be schedule no later than 90 days after the Notice of Default and Election to Sell.
4. Attorney should send an email to advise the following departments of notification of mediation request;
    a. FCDAP@wellsfargo.com (loan modification package)
    b. SpecialtyResolutionteam@wellsfargo.com (short sale value and BPO)
    c. DocOrderingHMEC@wellsfargo.com (Certified Note, Deed, Affidavit)
    d. The subject of the email should include:
        i. NV mediation (deadline of when documents required)

****Due to timing issues, please do not wait until a date is scheduled for mediation. Please notify Wells as soon as possible at the contacts listed above.**

5. The body of the email should include a list of all documents needed, date of mediation and deadline of when documents are needed.
6. All completed documents will need to be forwarded to FCDAP mailbox prior to the deadline. FCDAP will be required to send a completed package to the attorney.
7. Default documents will be required to send a physical package but should send FCDAP a tracking number which is to be provided with the completed mediation package.

8. If your office experience with the Administrator's office administering certificates for files that did not opt into the NV Mediation program, please insert the following log code: **NVCERT (Loan Delayed due to NV Mediation Process).**

Loss Mit

1. Upon notification of mediation, Loss Mit should prepare and submit to the mediator under confidential cover a nonbinding proposal for resolving the foreclosure. Additionally, the beneficiary of the deed of trust shall, under confidential cover, provide to the mediator the evaluative methodology used in determining the eligibility or non- eligibility of the grantor or the person who holds the title of record for a loan modification.
2. FCDAP will be responsible for gather all documents to include short sale value, BPO/appraisal, Certified Note, Deed and affidavit required to complete a mediation package for the state of NV.

Default Docs

1. Upon notification of mediation, review file for certified copies of note, deed and any endorsements/allonges.
2. If certified documents are not available, custodian file must be ordered, copies must be certified and sent to attorney. ****Original documents should only be sent on an escalation basis.**
3. Default docs must send fed ex tracking number to FCDAP mailbox 7 days prior to mediation.

Short sale team

1. The beneficiary of the deed of trust or its representative shall produce the most current and appropriate appraisals that it has with respect to the real property that is the subject of the notice of default and shall prepare an estimate of the “short sale” value of the residence that it may be willing to consider as a part of the negotiation if loan modification is not agreed upon.
2. The BPO and estimated value must be provided at least 7 days prior to mediation.

Escalation Request should go to the following:

Missing short sale value and or BPO-	Gwen Oberg
Missing Mediation package/negotiator-	James Cooke

Appendix M– Mediation Master Contact List

If you are an attorney calling for a scheduled mediation, please first call 1-877-238-4898
If you are unable to reach a negotiator at the number listed above, contacts based on the investor are listed below.

Master List of Back-Up Contacts 6:00AM – 2:30PM

ASC/HCS/FHLMC/FHA Mediation
Kelton Washington (803)396-4124
kelton.washington@wellsfargo.com
Ann Cooper (803)396-6362
ann.cooper@wellsfargo.com
Erika Banks (803) 396-7574
erika.banks@wellsfargo.com

B&P Mediation
Leah Schwartz (803) 396-7012
leah.schwartz@wellsfargo.com
Susan Rowles (803)396-6762
susan.rowles@wellsfargo.com
Ann Cooper (803)396-6362
ann.cooper@wellsfargo.com
Erika Banks (803) 396-7574
erika.banks@wellsfargo.com

Dual Lien Mediation
Stephanie Michael (414)214-4952
stephanie.a.micheal@wellsfargo.com
Jennifer Wenzel (414)214-4649
jennifer.l.kingsfield@wellsfargo.com

FHA Wells Owned Mediation
Susan Rowles (803)396-6762
susan.rowles@wellsfargo.com
Donald Johnson (803) 396-6428
Donald.johnson@wellsfargo.com

FNMA Mediation
Leronne White – 803-396-7493
Leronne.white@wellsfargo.com

Liquidation Mediation ASC/HCS
Curtis Johnson (414) 214-9161
curtis.johnson@wellsfargo.com
Eliza Melendez (414)214-4964
eliza.melendez@wellsfargo.com
Kathy Rintelman (414)214-4953
kathy.rintelman@wellsfargo.com

Liquidation Mediation (Non ASC/HCS)

Paul Polenski (803) 396-7658
Paul.C.Polenski@wellsfargo.com

Nevada Mediation
Khrystal Gose (803)-396-4104
khrystal.d.gose@wellsfargo.com
Susan Rowles (803)396-6762
susan.rowles@wellsfargo.com
Leah Schwartz (803) 396-7012
leah.schwartz@wellsfargo.com

Reverse Mortgage Mediation
Jael Reevey (803) 396-7624
jael.d.reevey@wellsfargo.com

VA Mediation
William Peterson (803) 396-6493
william.peterson@wellsfargo.com
Tomika McKinney (803) 578 8799
tomika.mckinney@wellsfargo.com
Sharon C. Smith (803)396-6212
sharon.c.smith@wellsfargo.com

Wells Fargo Financial Mediation
ASC Foreclosure Info WFF –
ASC.Foreclosure.Info.WFF@wellsfargo.com
Please send notification through VendorScape or Desktop to the assigned processor.
**Please note mediations are attended by a representative of Wells Fargo Financial
In the event of an escalated situation, contact ASC Foreclosure Info WFF@wellsfargo.com

Wells Owned Mediation
Michelle D McIlwain (803) 396-6409
Michelle.D.McIlwain@wellsfargo.com
Jeanette Hess (803) 396-6998
jeanette.hess@wellsfargo.com

If you are an attorney calling for a scheduled mediation, please first call 1-877-238-4898
If you are unable to reach a negotiator at the number listed above, contacts based on the investor are listed below.

Mediations Scheduled after 2:30 PM EST

ASC/HCS Mediation
James Murdaugh (803) 396-7587
James.F.Murdaugh@wellsfargo.com
Corey Duncan (803) 578-8771
Corey.Duncan@wellsfargo.com
Vivian Hicks (803) 396-4113
vivian.y.hicks@wellsfargo.com

Nevada Mediation
Phil Cargioli (803) 396-7508
Philip.Cargioli@wellsfargo.com
Vivian Hicks (803) 396-4113
vivian.y.hicks@wellsfargo.com

Corey Duncan (803) 578-8771
Corey.Duncan@wellsfargo.com

B&P Mediation
Miranda McElroy (803) 396-4242
Miranda.A.McElroy@wellsfargo.com
Phil Cargioli (803) 396-7508
Philip.Cargioli@wellsfargo.com

FHLMC Mediation
Sabrina Douglas (803) 396-6053
Sabrina.Douglas@wellsfargo.com
Corey Duncan (803) 578-8771
Corey.Duncan@wellsfargo.com

FNMA Mediation
James Murdaugh (803) 396-7587
James.F.Murdaugh@wellsfargo.com
Vivian Hicks (803) 396-4113
vivian.y.hicks@wellsfargo.com
Sabrina Douglas (803) 396-6053
Sabrina.Douglas@wellsfargo.com

FHA Mediation
Phil Cargioli (803) 396-7508
Philip.Cargioli@wellsfargo.com
Miranda McElroy (803) 396-4242
Miranda.A.McElroy@wellsfargo.com
James Murdaugh (803) 396-7587
James.F.Murdaugh@wellsfargo.com

VA Mediations
Lamarc Dawkins (803) 396-6212
Lamarc.A.Dawkins@wellsfargo.com

Appendix N – FL- Verification of Foreclosure Complaints

On February 11, 2010, The Florida Supreme Court Task force ruled that any foreclosure complaints initiated in the state of FL must be verified by the lender/servicer.

In order to comply with this requirement, 3 of 4 of our foreclosure attorneys created secure web portals to deliver a copy of the complaint and declaration for signature. Non-Portal attorneys are emailing their complaints to a mailbox monitored by DOS.

Procedures:

1. Attorney (Default Law and Marshal Watson) to upload copy of complaint and declaration to web portal for verification.
2. DOS staff logs into the web portals and monitors the web portals and the FL Declaration mailbox daily to verify complaints
3. After verifying the complaints, DOS signs the declaration and sends the declarations via overnight mail to applicable attorney's office.
4. Attorney files complaint with attached verification forms.

Secure Web portal address

FL Default Law-
https://extranet.defaultlawfl.com/Default.aspx

Marshal Watson's web portal
http://cms.marshallwatson.com/

Non-Portal Attorneys-
Email copy of Complaint, supporting documentation (Note and Mortgage), and Declaration to
FLDeclarations@wellsfargo.com

Appendix O –CT Standing Orders **(Effective September 1, 2010)**

On August 4, 2010 the CT Superior Court issued a standing order to ensure no foreclosure proceeding is initiated unless the borrower has had an opportunity to apply for relief under a federal loss mitigation program. Any foreclosures pending as of September 1, 2010 where Judgment has not yet entered must have the Affidavit Federal Loss Mitigation Programs executed and filed with Court. Also any foreclosure matters as of September 1, 2010 which previously had Judgments of Foreclosure By Sale entered but which Sales have not yet been approved by the Court must have the Affidavit Federal Loss Mitigation Programs executed and filed with Court. Going forward, all foreclosure complaints filed on or after September 1, 2010 must be accompanied by a fully executed Federal Loss Mitigation Affidavit.

Procedures

1. Once file is referred, attorney to prepare Federal Loss Mit Affidavit and send to Default Doc mailbox at ForeclosureCompliance@wellsfargo.com
2. Default Docs will print Federal Loss Affidavit and code Fidelity with the log code FCREGA – Foreclosure Regulatory Affidavit to acknowledge receipt of the affidavit.
3. Affidavits will be sent to Foreclosure for execution within 24 hours of receipt.
4. The Fort Mill Foreclosure Loss Mitigation Affidavit team will be executing the affidavits.
5. Foreclosure to return the executed documents within 24 hours of receipt to Default Docs.
6. Default Docs is to image the executed affidavits and send to the applicable attorney.
7. If the Foreclosure is delayed due to this requirement, firm will use the J80 Regulatory Hold step and the J81 Regulatory Resume step to track the delay.

Appendix P – VA Appraisal Ordering Process

- **Attorney:** To ensure accurate ordering of VA Appraisals, your office must follow the step-by-step VA Appraisal Ordering process guide provided below. This will ensure that all VA Appraisals are ordered in accordance with WFHM guidelines:
  - 45 days prior to sale, order VA appraisal through the VA Appraisal system utilizing "SAP" Appraisal type and Servicer ID number 3300020000.

    ****Please note** If a sale can be set within 45 days of referral, order the appraisal at the time of referral.**
  - Input U18, ORDER VA APPRAISAL, step with actual date at time of order. This will automatically complete the step.
  - Follow up with the VA Appraiser beginning 10 days after placing order to ensure completion.
  - Once completed insert the U09, VA APPRAISAL COMPLETED, step with the actual date.

    ****Please Note**** The required steps can be added through VendorScape. Under Task, choose "Add" then "Production Task – Received VA Appraisal". When adding the event in VendorScape the U09 – VA Appraisal Completed will automatically be placed into MSP.

    In Desktop, complete the Order VA Appraisal event. This will automatically add and complete the U18 step. Once the appraisal has been received, complete the VA Appraisal Received event. This will automatically complete the U09 step.

Step-by-Step VA Appraisal Ordering Process Guide

- Access webLGY link (vip.vba.va.gov)

- **PAGE 1**: (Request Appraisal/ LIN Only) (Exhibit A)
  - Click "Request Appraisal Link"

- **PAGE 2**: (Request Appraisal) (Exhibit B)
  - Select Appraisal Type
    - Go to Liquidation Appraisal
    - Select SAP - - Servicer Appraisal Processing Loans

Once you click on the circle next to SAP, the information below will appear (Exhibit C)

  - Please Select a Role:
    - Select Servicer
  - Loan Number
    - Insert VA Case Number
  - Social Security Number
    - Veteran's Social Security Number
    - If error received:
      - Re-validate the SSN and resubmit
      - Contact the Regional Loan Center (Loan Administration Department)
        - If Regional Loan Center is not able to provide guidance, contact your liaison
  - Validate Appraisal Type
  - SAP—Servicer Appraisal Processing Loans should be selected

- If not, change to SAP at this time
- Click Submit

NOTE: If any selection other than SAP is made, this may cause a delay in issuing the NOV, thus delaying the overall foreclosure timeframe. Your office will be held accountable for any additional fees or costs as a result of these delays.

- **PAGE 3: (Property Information Page) (Exhibit D)**
  - Validate Property Address
    - Should match the property address received with the referral
      - If accurate, select "valid"
      - If inaccurate, select "invalid"
        - If Address is invalid, mark invalid box and click submit. This will take you back to the Request Appraisal/LIN only page and instruct you to contact the Regional Loan Center to have the address corrected. Below is a list of each Regional Loan Center, phone #'s and email address's
        -
- **Page 4: (Request Single Property Appraisal: SAP case) (Exhibit E1 – E7)**

  - Fill in all applicable sections (use matrix below)
  - Validate all information BEFORE clicking SUBMIT
    - 1805 form will appear

Request Single Property Appraisal Matrix	
Box Name	**Action Required**
BOX 1: Requestor Information (Exhibit E1)	
• Requestor Identification	• Servicer
• Requestor Identification Number	• 3300020000 (Required for every Wells Fargo File)
• Sponsor Indicator	• N/A
• Sponsor Identification Number	• N/A
• Requestor Phone Number , Extension, Name	• Requestor Phone Number: Person(s) from attorney's office ordering the appraisal. • Extension: Peron(s) from attorney's office extension, where applicable • Name: Full name of person, at the attorney's office, ordering the appraisal
• Email Address	• Person from the attorney's office that ordered the appraisal
BOX 2: Person Authorizing this Request (Exhibit E2)	
• Name	• Person ordering the appraisal OR the person the firm has provided delegated authority
• Title	• N/A
• Phone Number	• Person authorizing the request (This should not be a Wells Fargo number)

BOX 3: Property Information (Exhibit E3 split in 2 screens)	
• Condo Appraisal	• N/A
• Manufactured Home Liquidation	• If a manufactured home, select “yes”, if not, select “no”
• Property Address	• Verify all data (Street Number – County)
• Legal Description of Property	• Insert legal description, if legal description is not available, use PARCEL ID
• Title Limitation and Restrictive Covenants	• N/A
BOX 4: Firm or Person Making Request/Application (Exhibit E4)	
• Name	• Law Firm Name
• Address	• Law Firm Address
• City	• Law Firm City
• State	• Law Firm State
• Zip	• Law Firm Zip Code
BOX 5: Applicable Lender Point of Contact (Exhibit E5)	
• Name	• VA App Inquiry
• Work Phone Number	• (803) 396-6809
• E-Mail	• vaappinquiry@wellsfargo.com
BOX 6: Owner Information (Exhibit E6)	
• First Name	• First name of homeowner
• Middle Initial	• N/A
• Last Name	• Last name of homeowner
• Address	• N/A
• City	• N/A
• State	• N/A
• Zip	• N/A
• Phone Number	• Phone # of homeowner –If unavailable – place (222) 222-2222 and make note in the email/fax that you send to the VA appraiser
BOX 7: Property Facts (Exhibit E7)	
• Property Occupancy	• Occupied by owner, occupied by tenant or Vacant – Choose what is stated in VendorScape or Desktop/PIR1
• Refunding indicator	• N/A
• Broker Name	• If loan is a short sale, place the broker name in Box (Attorney’s, this is not required)
• Phone Number	• Phone number of Broker or Broker’s office (Attorney’s, this is not required)
• Keys Location Address	• N/A
• Phone number	• N/A
• Building Information	• N/A
• Number of Living Units	• 1 Family unit, unless known different

• Street Access	• Leave as “Public”
• Street Maintenance	• Leave as “Public”
• Sales Date	• If actual F/C date has been set, enter date

- **Submit (Exhibit E8)**
  - Once all information has been placed and verified as correct, click the submit button on the bottom of the page. Your 1805 VA appraisal order form will generate

The VA appraiser should email and fax all information below (See exhibits F and G) and a copy of the 1805 should be attached with each. The VA appraiser’s name and all contact information will be in box 41 on the 1805.

- **PAGE 5a (1805 Form) (printing to Adobe) (Exhibit F)**
  - Print 1805 form to Adobe
  - Save to desktop or email directly from the adobe 1805 copy
  - Once printed, email a copy of the 1805 and all stated information below in **Exhibit F** to the VA appraiser
- **Page 5b (1805 form) (Printing paper copy of Faxing) (Exhibit G)**
  - Print a paper copy of the 1805
  - Use the fax cover sheet provided (Exhibit H) and provide all data
  - Fax a copy of the 1805 and the cover sheet to the VA Appraiser.
  - Fax # is located in BOX 41 within the 1805

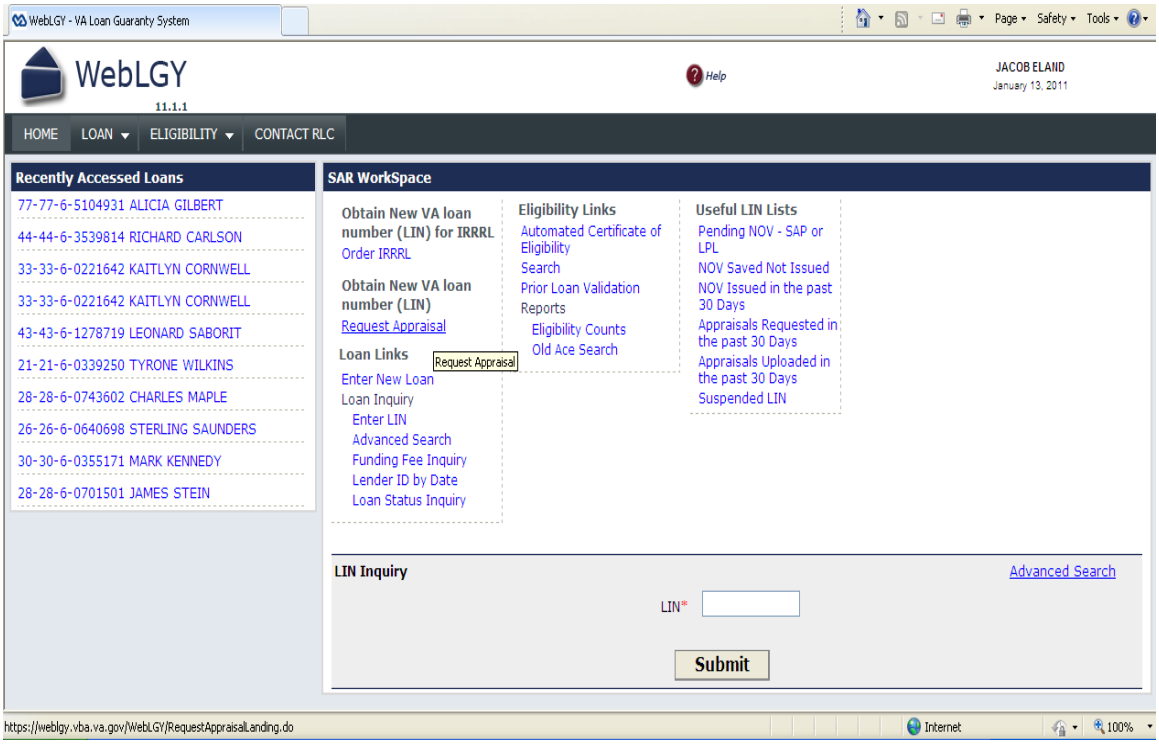
- **Information required to be sent to the VA Appraiser**
  - Subject line should state **“New VA SAP Liquidation Appraisal VA case # xx-xx-x-xxxxxxx”**
  - Body of Email should have all information
    - Homeowner’s Name
    - Phone # (if applicable, if a phone # is not available, state “Phone # for the homeowners is not available)
    - **This statement should be in each email/fax sent to the appraiser**
      - If additional information is required by the appraiser, the VA appraiser should email or call the contact information in box 29 on the 1805
    - **This statement should be in each email/fax sent to the appraiser**
      - If the subject property is occupied and 3 attempts to gain interior access can be documented, an exterior inspection can be completed. If you feel the property is vacant (with the exception of Florida) an interior inspection must be completed unless written permission from your Regional Loan Center has been obtained. Should you require interior access, please refer to box 29 in the 1805 for all contact information
    - **This statement should be in each email/fax sent to the appraiser**
      - Once the report is completed, upload your report into the WEBLGY VA system. Include a copy of your invoice with your report (per VA guidelines). Once your report has been reviewed and the NOV has been issued, a copy of your invoice will be sent to the proper department for processing. Please allow 20 business days to receive a check. At this time, there is no need to email a copy of your invoice to Wells Fargo
    - **This statement should be in each email/fax sent to the appraiser**
      - Should you require guidance in completing your report, Please contact your Regional Loan Center

- Should the Attorney’s office require assistance during the process, they should contact their Liaison.

Email Addresses and Phone #'s to each Regional Loan Center

- **Atlanta** – Georgia, N and S Carolina, Tennessee
  - 316lgycnv@vba.va.gov
  - 888-768-2132
- **Cleveland** – Delaware, Indiana, Michigan, New Jersey, Ohio, Pennsylvania
  - 325cnv@vba.va.gov
  - 800-729-5772
- **Denver** – Alaska, Colorado, Idaho, Montana, Oregon, Utah, Washington, Wyoming
  - 39/va262@vba.va.gov
  - 888-349-7541
- **Honolulu** – Hawaii
  - No email
  - 808-433-0480
- **Houston** – Arkansas, Louisiana, Texas, Oklahoma
  - cv49.vbahou@va.gov
  - 888-232-2571
- **Manchester** – Connecticut, Massachusetts, Maine, New York, Rhode Island, Vermont
  - nh_appr@vba.va.gov
  - 800-827-6311
- **Phoenix** – Arizona, California, Nevada, New Mexico
  - vavbapho/ro/cvgc@vba.va.gov
  - 888-869-0194
- **Roanoke** – Washington DC, Kentucky, Maryland, Virginia and W. Virginia
  - vavbaroa/ro/cv@va.gov
  - 800-933-5499
- **St. Paul** – Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, N and S Dakota, Wisconsin
  - vaappraisal.stpaul@va.gov
  - 800-827-0611
- **St. Petersburg** – Alabama, Florida, Mississippi
  - fl/homeloan@vba.va.gov
  - 888-611-5916

Exhibit A



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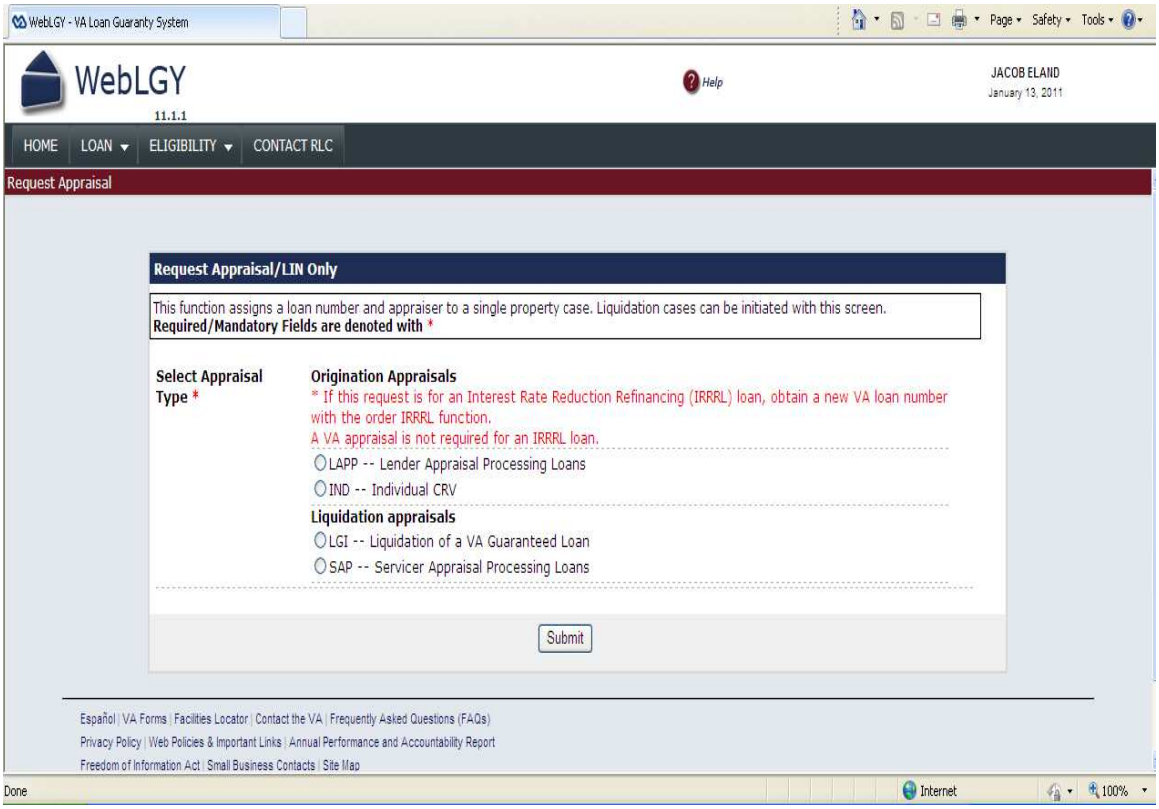

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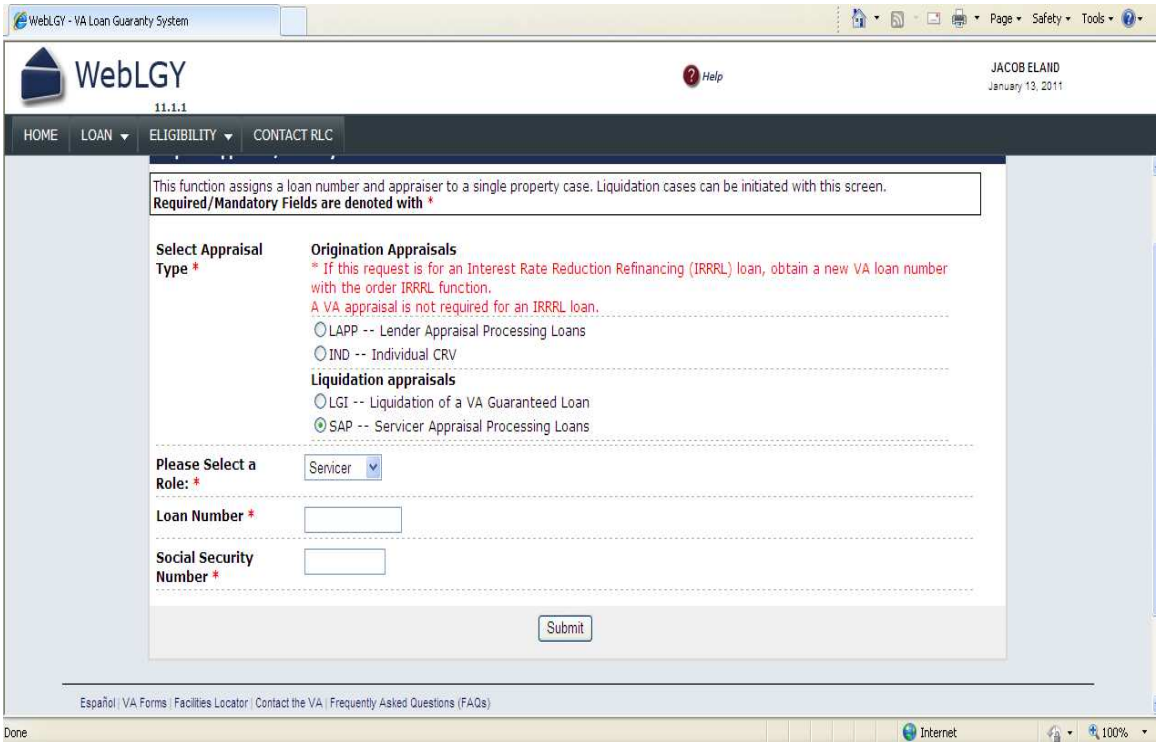

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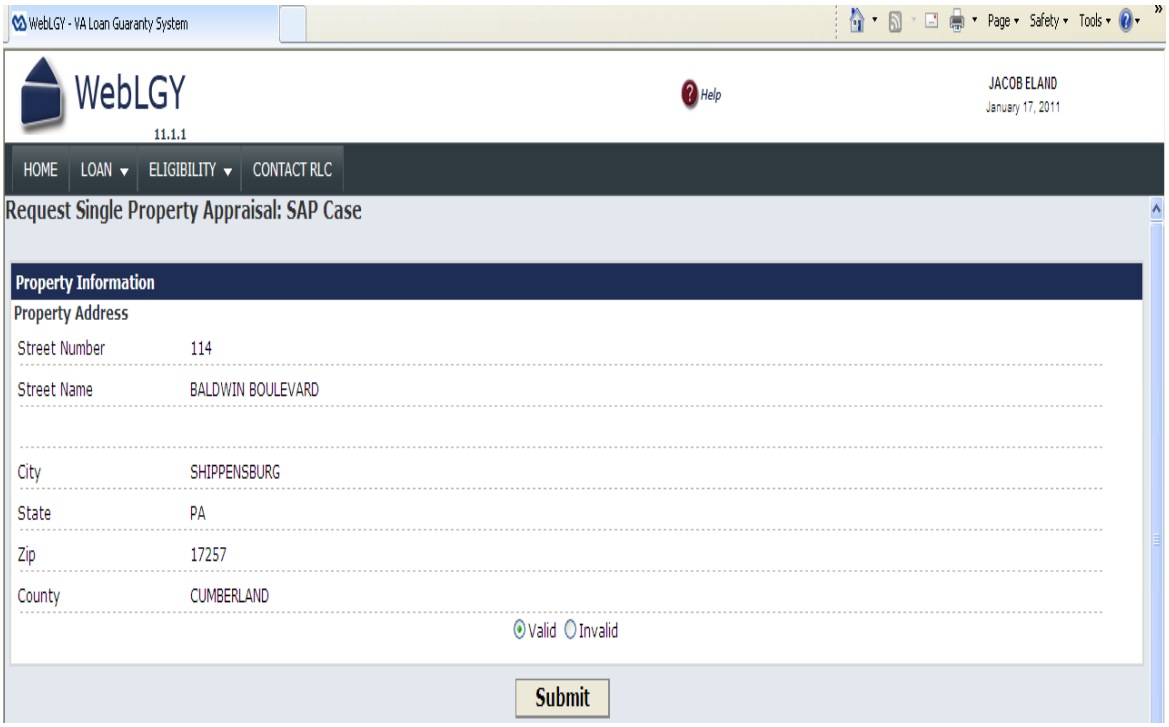

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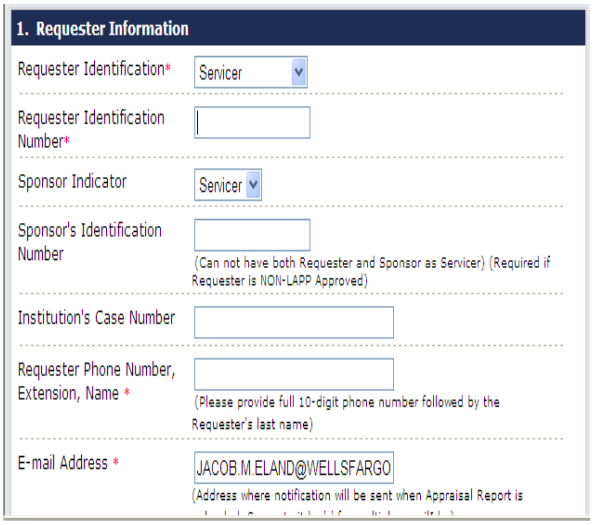

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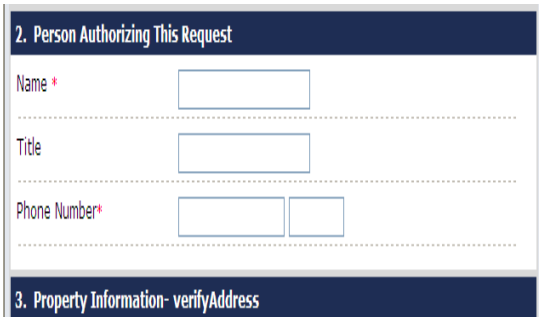

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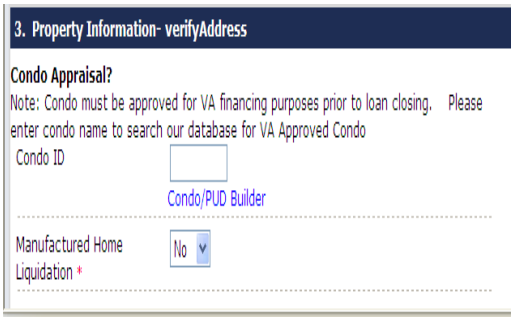

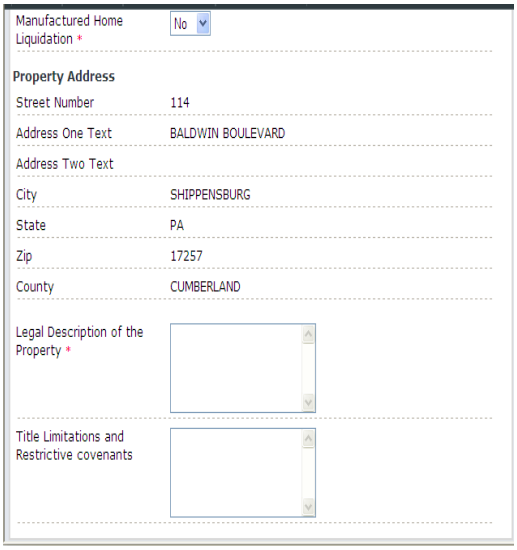

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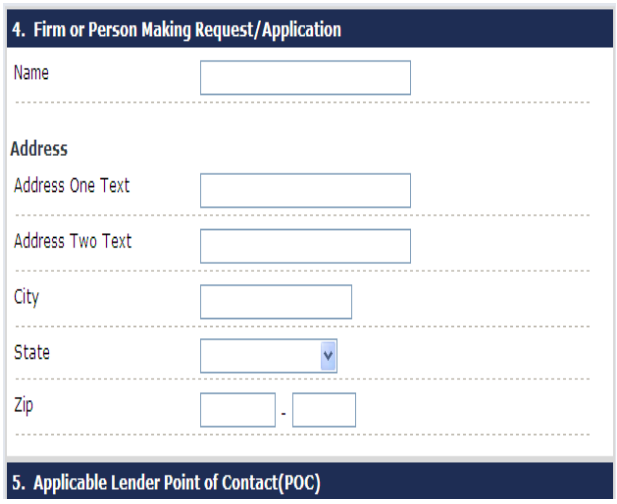

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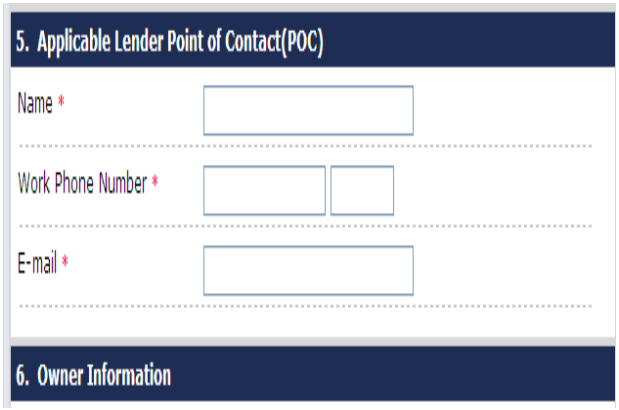


Exhibit E6

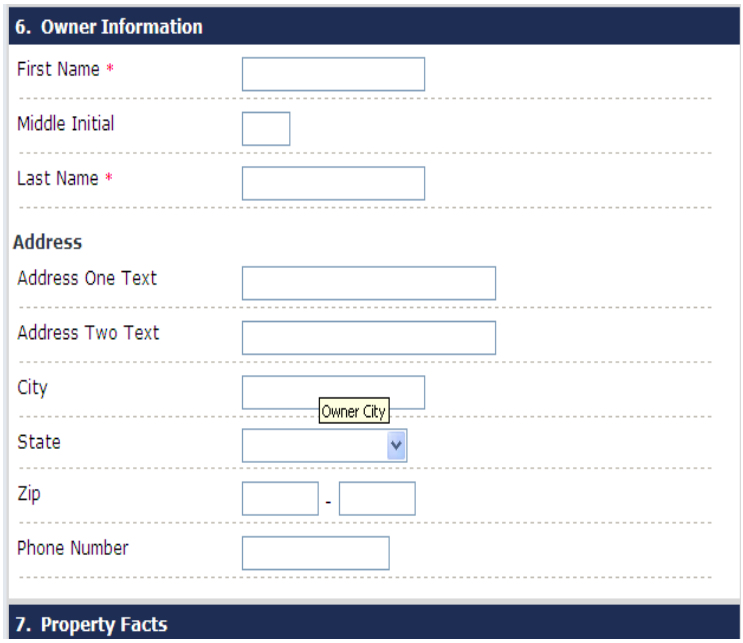

6. Owner Information
First Name *
Middle Initial
Last Name *
Address
Address One Text
Address Two Text
City
Owner City
State
Zip
-
Phone Number
7. Property Facts

Exhibit E7

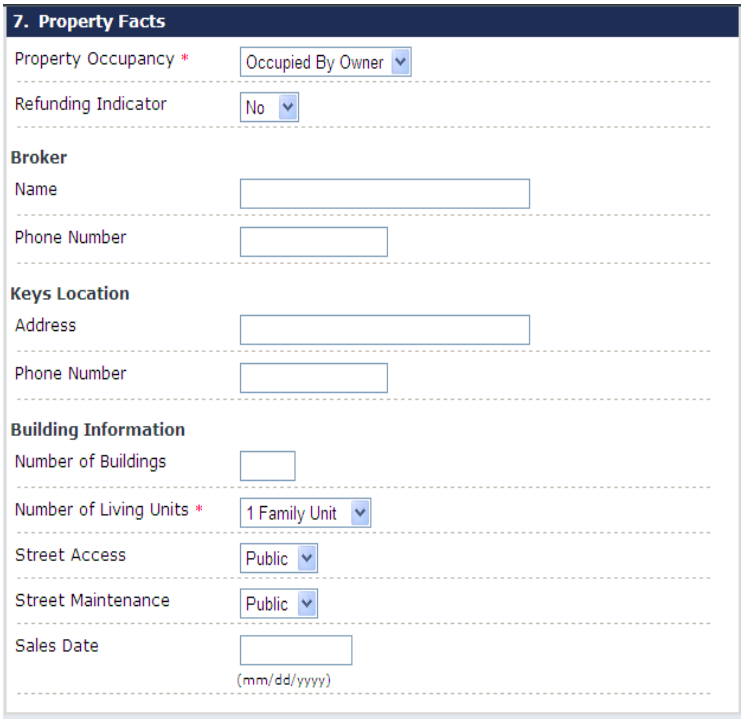

7. Property Facts
Property Occupancy *
Occupied By Owner
Refunding Indicator
No
Broker
Name
Phone Number
Keys Location
Address
Phone Number
Building Information
Number of Buildings
Number of Living Units *
1 Family Unit
Street Access
Public
Street Maintenance
Public
Sales Date
(mm/dd/yyyy)

Exhibit E8

Certification For Submissions To VA

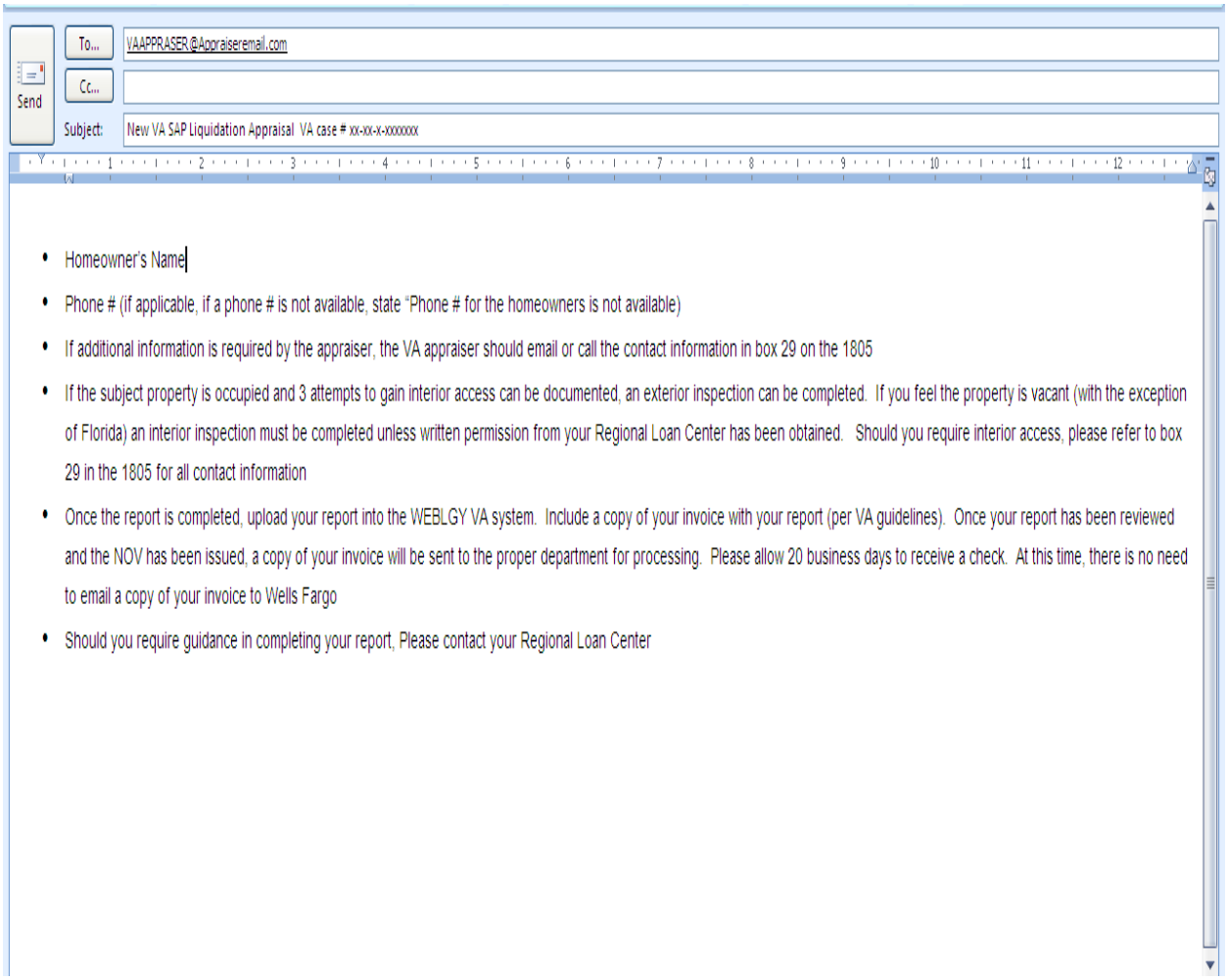
On receipt of "Notice of Value" of advice from the Department of Veterans Affairs that a "Notice of Value" will not be issued, we agree to forward to the appraiser the approved fee which we are holding for this purpose.

WARNING: Warning: Section 1010 of Title 18, U.S.C. provides: "Whoever for the purpose of ...influencing such Administration ...makes passes, utters or publishes any statement knowing the same to be false...shall be fined not more that $5,000 or imprisoned not more than two years or both.

Submit Reset

Español | VA Forms | Facilities Locator | Contact the VA | Frequently Asked Questions (FAQs)
Privacy Policy | Web Policies & Important Links | Annual Performance and Accountability Report

Exhibit F



Send
To... VAAPPRASER@Appraiseremail.com
Cc...
Subject: New VA SAP Liquidation Appraisal VA case # xx-xx-x-xxxxxxx

- Homeowner's Name
- Phone # (if applicable, if a phone # is not available, state "Phone # for the homeowners is not available)
- If additional information is required by the appraiser, the VA appraiser should email or call the contact information in box 29 on the 1805
- If the subject property is occupied and 3 attempts to gain interior access can be documented, an exterior inspection can be completed. If you feel the property is vacant (with the exception of Florida) an interior inspection must be completed unless written permission from your Regional Loan Center has been obtained. Should you require interior access, please refer to box 29 in the 1805 for all contact information
- Once the report is completed, upload your report into the WEBLGY VA system. Include a copy of your invoice with your report (per VA guidelines). Once your report has been reviewed and the NOV has been issued, a copy of your invoice will be sent to the proper department for processing. Please allow 20 business days to receive a check. At this time, there is no need to email a copy of your invoice to Wells Fargo
- Should you require guidance in completing your report, Please contact your Regional Loan Center

Exhibit G

Fax

New VA Appraisal

To: VA Appraiser
office name

From: Attorney's

Fax: VA Appraiser's fax #
fax #

Fax: Attorney's

Phone #: VA appraiser's phone #
Attorney's main office #

Phone #:

Subject: New VA SAP Liquidation Appraisal VA case # xx-xx-x-xxxxxxx

Date:

- Homeowner's Name
- Phone # (if applicable, if a phone # is not available, state "Phone # for the homeowners is not available)
- If additional information is required by the appraiser, the VA appraiser should email or call the contact information in box 29 on the 1805
- If the subject property is occupied and 3 attempts to gain interior access can be documented, an exterior inspection can be completed. If you feel the property is vacant (with the exception of Florida) an interior inspection must be completed unless written permission from your Regional Loan Center has been obtained. Should you require interior access, please refer to box 29 in the 1805 for all contact information
- Once the report is completed, upload your report into the WEBLGY VA system. Include a copy of your invoice with your report (per VA guidelines). Once your report has been reviewed and the NOV has been issued, a copy of your invoice will be sent to the proper department for processing. Please allow 20 business days to receive a check. At this time, there is no need to email a copy of your invoice to Wells Fargo

Should you require additional assistance in completing your appraisal report, please contact your Regional Loan Center

Appendix Q – Lien Release Requests/ Subordinations

Lien Release Requests

- Wells Fargo Home Mortgage and Wachovia Mortgage release requests should be submitted via fax to 866-278-1179. A phone number to contact for follow up is 800-572-3358. Standard processing timeframes are approximately 20 business days.

- Wells Fargo Home Equity line release requests should be faxed to 866-359-9195 Attn: Billings Paid Loan Research. A phone number for follow up is 866-255-9102

- Wells Fargo Financial lien release requests should be faxed to 877-536-5411. Follow up phone number is 800-346-3009.

- Wachovia Commercial Loan lien release requests should be faxed to 704-427-6383, Attn: Commercial Paid Loan Processing

- Wachovia Home Equity line release requests should be requested from their lien release research department. There is not an available fax number to submit, however, below is the address and phone number to contact them:

  Wachovia Bank

  Lien Release Research
  7711 Plantation Rd

  MAC Code R4058-030
  Roanoke, VA 24019

  Phone: 800-669-8887

- Wachovia Construction Loan lien release requests for the state of FL should be submitted via fax to 866-890-1334. Follow up phone number is 866-890-1333.

- Wachovia Construction Loan lien release requests for the state of VA should be requested from their lien release research department. There is not an available fax number to submit, however, below is the address and phone number to contact them:

  Wachovia Bank

  Lien Release Research
  7711 Plantation Rd

  MAC Code R4058-030
  Roanoke, VA 24019

  Phone: 800-669-8887

Subordination/Position Change Requests

- Upon receipt of the title search,, if you identify an outstanding WF/Wachovia lien that has a balance and needs to be subordinated, please proceed with the following:

a. Complete the Wells to Wells subordination checklist (Please see Page 3 of Appendix R)

b. Please ensure the title search that will be attached is current (within 6 months)

c. The following documents need to be attached with the checklist: HUD-1 from origination of the loan that should be in first position, the recorded mortgage or DOT for the WFHM lien, and the above mentioned title search.

d. The Subordination/Positions Changes group will prepare/execute the subordination agreement. Sending a subordination agreement already prepared will not expedite the process.

e. The $100 fee is not applicable on Wells to Wells subordinations

f. Ensure that you complete the shipping account information so the completed checklist can be sent to your attention for recording.

g. The 1st Lien information at the bottom, should include the loan information for the lien that should be in first position. A detailed explanation needs to be included as well.

Wells Fargo Position Change Request Checklist

Please thoroughly complete all sections and attach the requested forms. The following items **must** be included in your Request:

- **Completed Position Change Checklist:**
  - Include an explanation as to why a position change is needed.
  - FEDEX or UPS Account Number is **required** for shipping.
- **PRELIMINARY TITLE REPORT**. Must show vesting, legal description, eff. date & our recorded lien(s).
- **Recorded copies of the Deed of Trust or Mortgage:** if available for both loans showing recording information, vesting, property address, loan amounts, deed dates and Trustee and Beneficiary.
- Any additional documents supporting the original refinance transaction (if available):
  - **Completed FNMA Form 1003** - UNIFORM RESIDENTIAL LOAN APPLICATION.
  - **Completed FNMA Form 1008** - UNDERWRITING TRANSMITTAL FORM.
  - **Completed FNMA Form 1004/1073 -** UNIFORM RESIDENTIAL APPRAISAL REPORT.
  - **Income documentation** – W2 / Paystubs / Award Letters / Self Employed borrowers will typically require 2 years personal and business tax returns including all schedules.

Although not initially requested, the underwriter may require additional items. Incomplete requests submissions may cause processing delays and may be declined. **Please DO NOT mail or Fed Ex packages.** Fax **all** documents to the Specialty Underwriting Department at (866) 238-6875. Please call (866) 232-5697 for status updates.

Wells Fargo Home Equity Account Information

WF HE Account # _____ Borrower 1 _____ WF Emp? ☐

Pending Foreclosure ☐ Yes ☐ No Borrower 2 _____ WF Emp? ☐

Request Part of 2MP ☐ Yes ☐ No

Requestor Information

Please indicate who to contact for additional information and approval notification.

Department _____

Name _____

Street _____

City _____ St ____ Zip _____

Email _____

Phone _____ Ext _____

Cell _____ Fax _____

AU (required) _____

Recipient

Please indicate where to send the completed Position Change agreement.

Same as Requestor ☐ Yes ☐ No

Company _____

Name _____

Street _____

City _____ St ____ Zip _____

Email _____

Phone _____ Ext _____

Cell _____ Fax _____

Shipping Account Number (required): _____ Billing Zip Code _____

☐ FEDEX ☐ UPS ☐ Prepaid Shipping Label Included

1st Lien Information

Amount _____ Date Recorded _____ Account Number _____

1st Mortgage Lender, as it should appear on the agreement.

Please provide a detailed description of your request.

New First Mortgage Modification is part of HAMP? (Homeowners Affordability Modification Program)				**Yes** ☐	**No** ☐
Rate Lock Expiration Date		**Refi Fees > 6% of Original Mortgage Amount?**		**Yes** ☐	**No** ☐
Rate / Term Refinance?	**Yes** ☐ **No** ☐	**If Cash Out, Purpose**			

Section 5 – New Loan Terms – Benefit to Borrower		
A clear statement indicating how borrower is improving their financial position (i.e., getting out of Neg AM/Option ARM, moving to fixed rate, reducing mortgage payment, terms, rate of old 1st Mortgage, etc.) is required.		
Benefit to Borrower		
Provide existing and new information for the following:	**EXISTING**	**NEW**
First Mortgage P&I Payment Amt:		
Rate:		
Product Type (i.e. fixed, 3 yr arm, neg am, 5 yr balloon etc):		
Terms:		

Section 6 – Closing Agent Information			
Approved Subordination Agreements can be sent directly to the Closing Agent via courier. Please provide the following information:			
Company Name			
Escrow/File Number		**Telephone Number**	
Closing Agent Name		**Fax Number**	
Street Address (City, State, Zip)			
Email Address			

Section 7 – Shipping Information
Please provide your FEDEX or UPS shipping account number: **FEDEX:**_____ **UPS:**_____
NOTE: If shipping information is not provided, your documents will be sent via standard US mail.

Thank you for your assistance in making the Subordination Process as efficient and timely as possible. Please allow a minimum of 25 Business days for processing of a Subordination Agreement. For Subordination status or any changes to your submitted request, please contact Home Equity Group Customer Service at (866) 232-5697.

Appendix R – Escalated Foreclosure Contacts

Areas Handled	Contact	Supervisor
Losses and Investor Audits	Losses-Amanda Fazio Email: Amanda.S.Fazio@wellsfargo.com Phone: (803) 370-6025 Audits-Sonya Taylor Email: Swething@wellsfargo.com Phone: (803) 396-6433	Yolanda Williams Email: Yolanda.Williams@wellsfargo.com Phone: (803) 396-6890
Rescissions, 55F, Reinstatements, Personal Checks, and Data 19	Rescissions-Samone Williams Email: Samone.Williams@wellsfargo.com Phone: (803) 396-6834 All Other Areas-Sonya Johnson Email: Sonya.Johnson@wellsfargo.com Phone: (803) 396-7565	Stacey Gallagher Email: Stacey.Gallagher@wellsfargo.com Phone: (803) 396-4258
Audits and Attorney Audits		Ashleigh Jackson Email: Ashleigh.J.Jackson@wellsfargo.com Phone: (803) 370-4049
Equity Analysis and Charge Offs	Steven Patrick Email: Steven.M.Patrick@wellsfargo.com Phone: (803) 396-6233	Kevin Marks Email: Kevin.Marks@wellsfargo.com Phone: (803) 396-7431
Wells Fargo Financial (WFF)		Ashleigh Jackson Email: Ashleigh.J.Jackson@wellsfargo.com Phone: (803) 370-4049
Wells Fargo Home Equity (WFHE)	Nathan Remington Email: Nathan.Remington@wellsfargo.com Phone: (952) 562-1834 Tim Engle Email: Tim.Engle@wellsfargo.com Phone: (952) 562-1829	Liquenda Allotey Email: Liquenda.Allotey@wellsfargo.com Phone: (952) 562-1802
Escalated HAMP Certification/Status	HAMPPresale@wellsfargo.com	Matthew Depolo Email: Matthew.Depolo@wellsfargo.com Phone: (803) 835-9219
Pre-Judgment Affidavits	Judgment.Affidavit@wellsfargo.com	Debbie Franklin Email: Debbie.Franklin@wellsfargo.com Phone: (704) 374-6080
Post Judgment Affidavits	Doc.Execution@wellsfargo.com	Judy Thompson Email: Judith.Thompson@wellsfargo.com Phone: (714) 571-2364
PA Reassessment Affidavits	FCDocumentExecutionEscalation@wellsfargo.com (include PA Reassessment Affidavit in the subject line of the email)	
Non-Figure Affidavits and Misc. Affidavits	Affidavitsdoc@wellsfargo.com	Amy Cahall Email: Amy.C.Cahall@wellsfargo.com Phone: (803) 396-6674

Escalated Foreclosure Contacts (Continued)		
Deeds	Deeddoc@wellsfargo.com	Amy Cahall Email: Amy.C.Cahall@wellsfargo.com Phone: (803) 396-6674
Assignments	FDAssignmentDesk@wellsfargo.com	Molly Bejblik Email: Molly.M.Bejblik@wellsfargo.com Phone: (651) 605-7612 Sarah Pierce Email: Sarah.A.Pierce@wellsfargo.com Phone: (651) 605-3717 Thresa A. Russell Email: Thresa.A.Russell@wellsfargo.com
Substitution of Trustee (SOT)	SOTdoc@wellsfargo.com	Antonio Melendez Email: Antonio.Melendez@wellsfargo.com Phone: (714) 571-2340
Complaint Verifications (Pennsylvania)	Doc.Execution@wellsfargo.com	Roxanne Hulbert Email: Roxanne.Hulbert@wellsfargo.com Phone: (714) 571-2343 Lydia Vidriales Email: Lydia.Vidriales@wellsfargo.com Phone: (714) 571-2356 Antonio Melendez Email: Antonio.Melendez@wellsfargo.com Phone: (714) 571-2340
Complaint Verifications (Florida Firms)	FLDeclaration@wellsfargo.com	Marc Kline Email: Marc.Kline@wellsfargo.com Phone: (240) 586-8251
Complaint Verifications (All other states)	FCDocumentExecutionEscalation@wellsfargo.com	Katherine Magabo Email: Katherine.Magabo@wellsfargo.com Phone: (704) 383-0533 Kimberly Anderson Email: Kimberly.Anderson@wellsfargo.com Phone: Not Available

Appendix S – Blanket Fee Approval Matrix

I-clear line item	Service	FHLMC & FNMA Investor	Non FHLMC & FNMA Investor	Recoverability
11118	Shorten Redemption • Over 45 days only	Approval required from FHLMC/ FNMA	$0 to $150	Recoverable
n/a	Obtain Documents Needed For Legal Action Not In Clients Possession	No Charge	No Charge	N/A
12247 recording fee	Draft Assignment Fee Assignment Recording Costs	No Charge Actual out of pocket costs w/supporting documentation	No Charge	Non Recoverable
11181	Lost Note Affidavits	$0 to $50.00	$0 to $50	Non Recoverable
19121	Title Issues Including Recording Costs	$0 to $150.00	$0 to $150	Non Recoverable
11117	Contested Foreclosures / MSJ • Note if allegations are due to improper attorney actions, there will be no approval for charges to Wells Fargo.	Approval required from FHLMC/FNMA	$0 to $750	Recoverable
11184	Amend Judgment • For servicer advances of $2K or less do not amend judgment. • For servicer advances greater than $2K, prior approval is required.	Approval required from FHLMC/FNMA	Approval required from servicer	Recoverable
11182	Amend Complaint • note if amendment is due to improper attorney actions, there will be no approval for charges to Wells Fargo	Approval required from FHLMC/FNMA	$100	Recoverable
19328	Cure Mobile Home Issues	Refer to Direct Source Manual	Refer to Direct Source Manual	Non Recoverable
19163	Probate Matters	Approval required from FHLMC/FNMA	$0 to $1750	Recoverable

11116	Reset Sale	Approval required from FHLMC/FNMA	$0 to $250	Recoverable
11120	Postponements	Approval required from FHLMC/FNMA	$0 to $150	Recoverable
11183	Home Owner Association Affirmative Action (Florida Only)	Approval required from FHLMC/FNMA	$0 to $350 (Florida only)	Recoverable
19332	Mediation	Approval required from FHLMC/FNMA	$0 to $550	Recoverable

Appendix T – Collateral File Ordering Procedure

Collateral File Ordering Procedure

The purpose of the **Collateral File Ordering Procedure** is to provide a unified format that will eliminate unnecessary mistakes and enable us to get required information to consistently fulfill collateral file requests accurately and efficiently from the request form.

References

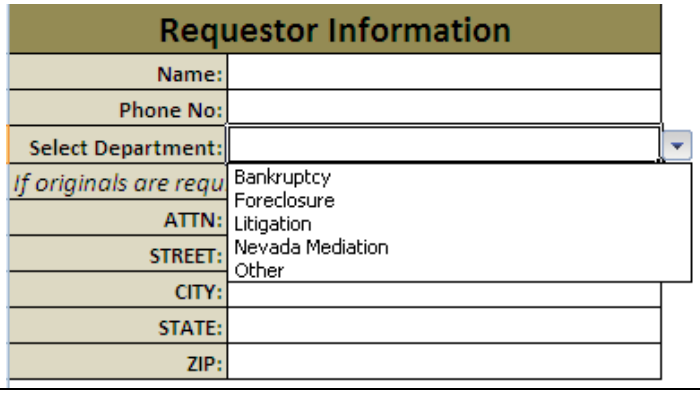
The Collateral File Request Form must be used to request collateral files. The Form and Procedures can be found on the auto reply of the DocOrderingHMEC mailbox.

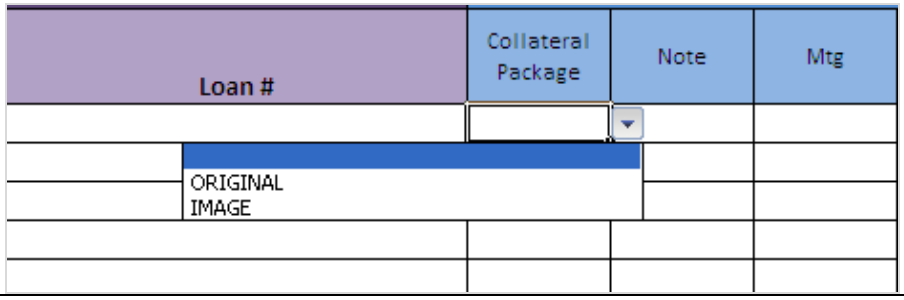
NUMBER	DESCRIPTION
1	Collateral File Request Form

Document Ordering Process Steps

If files need to be sent to multiple attorneys, a new spreadsheet needs to be requested for each mailing address. However, if several documents need to be ordered for the same attorney, complete one spreadsheet.

To ensure the accuracy of information and timeliness in ordering documents, please use the following steps:

STEP	ACTION
1	Open the **Collateral File Request Form** from the team mailbox
2	Complete the **Requestor Information** fields
	
3	Complete the **Loan Information** fields
	LOAN INFO **Client #** / **Loan #**
4	Complete the **Items Requested** fields

	
5	The section below is for INTERNAL USE ONLY. It will auto populate. Complete the form thoroughly and the columns below will automatically populate as information is entered in the Items Requested section.
	ORDER STEPS **REVIEW: ORDER** / **COL PKG: REQ IMG** / **DOC TYPE: NOT IN COL FILE** / **CLARIFICATION TEXT**
6	Important! DO **NOT** modify or change the format of this document.
7	Once completed, forward the request form to DocOrderingHMEC@wellsfargo.com**.**

Revision Control History

Date of Revision	Description of Change
02/03/2012	Establish how to access DTS; Revised Appendix T, "Collateral File Ordering Procedure"; Update instructions to return recorded AOMs; Corrected one e-mail address with error.
01/17/2012	Placed in new template which resulted in some sections now appearing at beginning of document and eliminating some sections.
01/17/2012	Updates made per Change Control#554: Appendix S was updated BLANKET FEE APPROVAL MATRIX, Change Control #1954: T66 step implementation and Change Control #1955:– Foreclosure document execution.