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Wells Fargo CFPB CO- Wrongful Foreclosure | Michelle Bordelon - 9515 State Hwy. 160 Hayden, AL

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Fri. Oct 4, 2024 at 12:25 PM To: CFPB OCR ECM <CFPB OCR ECM@cfpb.gov>, consumerhelp@state.sd.us, resource center@fanniemae.com, legal@wellsfargo.com

Matthew,

I was seeking a modification from Wells Fargo again and was gualified for it under "illness of principal mortgagor". I was denied my opportunity for a modification and my Right to Reinstatement as a Fannie Mae borrower because Wells Fargo referred my 3 month delinquent loan to a lawyer and demanded the full balance of \$186k. It is the failure of Wells Fargo that caused my wrongful and illegal foreclosure.

Also, I have consulted with an attorney who advised me to contact all parties, which I have, and get everyone on record before filing a lawsuit. His thought was that Wells Fargo clearly failed to service my loan properly and the CFPB has a consent order covering wrongful foreclosures within the date range of my foreclosure - June 2016.

Unfortunately, as a consumer protection agency, you have failed me. The response you have provided seems to defend Wells Fargo's illegal practices, not enforce a judgement for a bank that has stolen from thousands of its customers.

I will provide this information and the CFPB's response to my attorney. As you know, once an attorney is involved, the legal process will loop in everyone involved including CFPB, Fannie Mae and Wells Fargo.

Regards,

Michelle A. Bordelon (formerly Nolet) C | 985.503.2761 A | 8422 Kaleki Way, Diamodhead, MS 39525

*Property Address of WF foreclosure property: 9515 State Hwy. 160 Hayden, AL 35079 [Quoted text hidden]