



michelle bordelon <mabn1141@gmail.com>

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

CFPB_OCR_ECM <CFPB_OCR_ECM@cfpb.gov>
To: "mabn1141@gmail.com" <mabn1141@gmail.com>
Cc: CFPB_OCR_ECM <CFPB_OCR_ECM@cfpb.gov>

Wed, Oct 2, 2024 at 6:12 AM

Good morning and thank you for your continued correspondence.

You have asked *"Why am I being treated any differently than the other Wells Fargo customers?"*

The terms of the Consent Order (Order) identify the Mortgage Servicing Acts and Practices (MSAP) at the heart of the matter (see paragraphs 23-27) and also require Wells Fargo to determine which customers were affected.

Please note that the MSAP's are narrowly defined in the Order but can be summarized as "[Wells Fargo improperly denied thousands of mortgage loan modifications](#), which in some cases led to Wells Fargo customers losing their homes to wrongful foreclosures." The issues raised in your complaint may not fall under the Order as, according to Wells Fargo's response to your complaint, "[W]e've confirmed the loan was modified per the documents, dated April 30, 2015, signed by you on June 8, 2015."

Additionally, your complaint appears to allege that Wells Fargo failed to service your loan in accordance with Fannie Mae guidelines. This subject was not addressed in the Order.

You have also asked if *"any of the other customers that fell under the settlement have to retain an attorney in order to be made whole for WF errors?"*

As noted above, there is an ongoing factual dispute between you and Wells Fargo regarding your account's eligibility for redress under the Order. Consumers who were eligible for redress may have also sought other relief through the courts, as a majority of regulations under the Bureau's purview provide consumers with a right of private action. Additionally, the Bureau's enforcement activities are often independent of any remedies a consumer may be able to pursue individually. Please consider speaking with an attorney who has relevant experience in this area of law. The CFPB is unable to provide individual representation or to issue regulatory interpretations specific to your issues. An attorney who is proficient in the appropriate area of law should be able to advise you regarding any rights or remedies that may be available to you.

I understand that this is not the resolution you are seeking, but trust you find it speaks frankly to your concerns.

Regards,

Matthew

From: michelle bordelon <mabn1141@gmail.com>
Sent: Thursday, September 26, 2024 10:52 AM
To: CFPB_OCR_ECM <CFPB_OCR_ECM@cfpb.gov>

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