

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> Thu, Sep 26, 2024 at 8:35 AM

Good morning Mrs. Bordelon

My name is Matthew, and I am a Case Management Specialist here at the Consumer Financial Protection Bureau. I am responding to your email sent to the Bureau's Director, Rohit Chopra, regarding your concerns.

Thank you for taking the time to inform us of your experience with Wells Fargo Bank.

As you know, the complaint process involves several steps that help get you a response about your issue(s) and that help us identify problems in the marketplace. Those steps include routing the complaint to the company and working to get a response from them, as well as providing you an opportunity to review and provide feedback to the company's response. For more information regarding the complaint process, please visit us at https://www.consumerfinance. gov/complaint/process/. Complaints help us to identify trends and problems in the marketplace and to understand the challenges people are facing so we can do a better job looking for these problems when we supervise companies, enforce federal consumer financial laws, and write rules and regulations.

Our records indicate that Wells Fargo substantively responded to your complaints; however, we understand that you remain dissatisfied with the results, and you continue to seek monetary compensation. Please keep in mind that the Office of Consumer Response does not command, direct, or otherwise instruct a company to provide any specific answer, take any specific action, or provide any specific resolution to a consumer complaint.

In the 2022, the CFPB took enforcement action against Wells Fargo for breaking certain federal consumer protection laws under specific circumstances (see attached). Under the terms of the enforcement action, Wells Fargo is required to pay harmed consumers more than \$2 billion in the aggregate. If you are eligible to receive redress, the company is required to notify you. Again, if you are eligible, you do not need to take any action to receive payment. Some customers have already received their payments. If you believe that you are eligible for a payment and have not received it yet, you should first contact Wells Fargo at 844-484-5089, Monday through Friday from 9:00 a.m. to 6:00 p.m. ET. If that does not resolve the issue, you can submit a complaint to the CFPB online.

Remember, the Office of Consumer Response does not represent individuals. We review your concerns and the company's explanation of its actions. While we do not specifically advocate for your desired resolution, we do look at the information provided by both sides to see if any consumer financial protection laws were potentially broken.

The Bureau cannot give legal advice, provide regulatory interpretations specific to your issue(s), or represent you in legal matters. If you want more help, you can contact a private attorney or contact your local legal aid office (www.lsc.gov) for free or low-cost legal resources.

Regards,

Matthew

Case Management Specialist

Office of Consumer Response

Consumer Financial Protection Bureau

consumerfinance.gov

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From: michelle bordelon <mabn1141@gmail.com>
Sent: Thursday, September 19, 2024 2:20 PM
To: CFPB_Enforcement_Compliance <CFPB_Enforcement_Compliance@cfpb.gov>
Cc: fm_ethics@fanniemae.com; Chopra, Rohit (CFPB) <Rohit.Chopra@cfpb.gov>; Belsan, Timothy (CFPB)
<Timothy.Belsan@cfpb.gov>
Subject: Wells Fargo CFPB CO- Wrongful Foreclosure | Michelle Bordelon - 9515 State Hwy. 160 Hayden, AL

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