



michelle bordelon &lt;mabn1141@gmail.com&gt;

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

7 messages

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**michelle bordelon** <mabn1141@gmail.com>

Thu, Sep 19, 2024 at 1:19 PM

To: Enforcement\_Compliance@cfpb.gov

Cc: fm\_ethics@fanniemae.com, rohit.chopra@cfpb.gov, timothy.belsan@cfpb.gov

Bcc: michelle bordelon &lt;mabn1141@gmail.com&gt;

CFPB complaint: 230121-10193188 and 230327-10704634

Mr. Halperin,

I have been communicating with Wells Fargo since January 2023 when I became aware of the WF/CFPB Settlement covering wrongful foreclosure during the timeframe of my foreclosure in June 2016.

Wells Fargo failed to properly service my mortgage according to Fannie Mae guidelines, which provides the borrower with a full Right to Reinstatement at any time during default. Instead, Wells Fargo turned over my loan to a law firm in January 2016- 6 months prior to the foreclosure sale. The law firm then sent me a demand letter for the full balance of the loan, \$186,836.47. I went from needing \$4181.12 to bring my loan current to needing to pay off the entire loan. I did not have \$186k.

Because of this Servicing Error by Wells Fargo and not being informed or notified of my Right to Reinstatement as a Fannie Mae borrower, I lost my home and land to foreclosure. In addition, I lost 10+ years of principal and interest payments, all the equity and the improvements I had made to the property over the years.

I have asked to be financially compensated for the loss of my home, land, equity, principal and interest on my home at 9515 State Hwy. 160, Hayden, AL. My home was wrongfully foreclosed on due to a servicing error by WF which prevented me from being able to pay the delinquent balance and bring my home current. I owned the property from June 2005- June 2016. I sent Wells Fargo a demand for \$103,000 to cover my losses due to their error.

I filed two complaints through CFPB about this issue but Wells Fargo has only brushed off my complaints and stated they did nothing wrong. They have deflected responsibility by stating Fannie Mae was the one to profit from the foreclosure and subsequent post-foreclosure sale in 2017. I do not see how this is relevant and is only an attempt by WF to deny responsibility.

Wells Fargo has refused to acknowledge their failure in servicing my Fannie Mae insured mortgage and their servicing failure being the catalyst for the foreclosure. The fact is, had the Fannie Mae guidelines been followed, I could have paid the delinquent amount and brought the loan current. I had the funds for the past due amount in my bank account- see attached.

I believe Wells Fargo is out of compliance with the consent order and should be held accountable. Wells Fargo should fully compensate me for wrongful foreclosure due to their error as it has done for other customers subject to the CFPB settlement.

Sincerely,

Michelle Bordelon  
C | 985.503.2761

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**7 attachments**



**WF Jan 8 2016 Letter Acceleration of Mortgage and Attorney referral (2).jpg**  
101K



**WF Dec 2 2015 Letter \$4181 due (1).jpg**  
161K



**WF May 23 2016 Letter Fannie Mae Insured Loan.jpg**  
242K



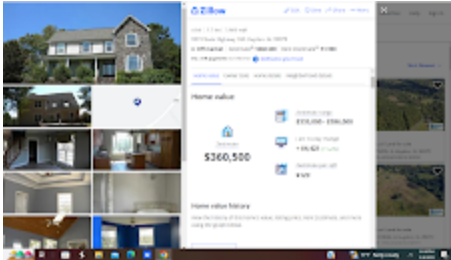
**WF Jan 8 2016 Letter Acceleration of Mortgage and Attorney referral (1).jpg**  
170K



**WF Dec 2 2015 Letter \$4181 due (2).jpg**  
196K



**Keesler FCU 83k balance May 2016.jpg**  
1997K



**Hayden House Current Value (2).png**  
734K

**FM ETHICS** <fm\_ethics@fanniemae.com>

Thu, Sep 19, 2024 at 3:47 PM

To: michelle bordelon <mabn1141@gmail.com>, "Enforcement\_Compliance@cfpb.gov" <Enforcement\_Compliance@cfpb.gov>

Cc: "rohit.chopra@cfpb.gov" <rohit.chopra@cfpb.gov>, "timothy.belsan@cfpb.gov" <timothy.belsan@cfpb.gov>, FM ETHICS <fm\_ethics@fanniemae.com>

Good afternoon, Michelle:

Thank you for reaching out to FM Ethics regarding these concerns.

Your matter has been referred to Fannie Mae's Consumer Resource Center to help address the concerns described in your email. Please feel free to reach out to them directly by phone at 1-800-2FANNIE (232-6643), option 4. You may also reach out to them by email at the following email address: [resource\\_center@fanniemae.com](mailto:resource_center@fanniemae.com).

Kind Regards,

FM Ethics

fanniemae.com

This e-mail and its attachments are confidential and solely for the intended addressee(s). Do not share or use them without Fannie Mae's approval. If received in error, delete them and contact the sender.

**FM Ethics** provides a safe haven for employees to raise their hands anonymously or confidentially in an environment free from retaliation. To make a **conflict disclosure**, please use [StarCompliance](#).

Fannie Mae Confidential

**From:** michelle bordelon <mabn1141@gmail.com>  
**Sent:** Thursday, September 19, 2024 2:20 PM  
**To:** [Enforcement\\_Compliance@cfpb.gov](mailto:Enforcement_Compliance@cfpb.gov)  
**Cc:** FM ETHICS <[fm\\_ethics@fanniemae.com](mailto:fm_ethics@fanniemae.com)>; [rohit.chopra@cfpb.gov](mailto:rohit.chopra@cfpb.gov); [timothy.belsan@cfpb.gov](mailto:timothy.belsan@cfpb.gov)  
**Subject:** [EXTERNAL] Wells Fargo CFPB CO- Wrongful Foreclosure | Michelle Bordelon - 9515 State Hwy. 160 Hayden, AL

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**CFPB\_OCR\_ECM** <[CFPB\\_OCR\\_ECM@cfpb.gov](mailto:CFPB_OCR_ECM@cfpb.gov)>  
To: "mabn1141@gmail.com" <mabn1141@gmail.com>  
Cc: CFPB\_OCR\_ECM <[CFPB\\_OCR\\_ECM@cfpb.gov](mailto: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](http://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](https://consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

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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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 **cfpb\_wells-fargo-na-2022\_consent-order\_2022-12.pdf**  
971K

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**michelle bordelon** <mabn1141@gmail.com>

Thu, Sep 26, 2024 at 9:51 AM

To: CFPB\_OCR\_ECM <CFPB\_OCR\_ECM@cfpb.gov>

Cc: "consumerhelp@state.sd.us" <consumerhelp@state.sd.us>, legal@wellsfargo.com, gateway@wellsfargo.com, resource\_center@fanniemae.com

Bcc: michelle bordelon <mabn1141@gmail.com>

Good morning Matthew,

This is a very disappointing response and contradictory to the CFPB's actions against Wells Fargo. If the CFPB thought Wells Fargo would do the right thing for their customers, there would have been no need for the settlement and consent order imposed on Wells.

Why am I being treated any differently than the other Wells Fargo customers? Did any of the other customers that fell under the settlement have to retain an attorney in order to be made whole for WF errors? I have already gone through the process you advised and Wells Fargo chose to ignore and deny my claims, even though the very documents they provided, prove their error.

Clearly, Wells Fargo failed to service my Fannie Mae home mortgage properly which resulted in a wrongful and illegal foreclosure and a very substantial financial loss for me. I should not have to get a lawyer to have this resolved when Wells Fargo already agreed to compensate customers.

Sincerely,

Michelle Bordelon  
C | 985.503.2761

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**10 attachments**



**WF Jan 8 2016 Letter Acceleration of Mortgage and Attorney referral (2).jpg**  
101K



**WF May 23 2016 Letter Fannie Mae Insured Loan.jpg**  
242K



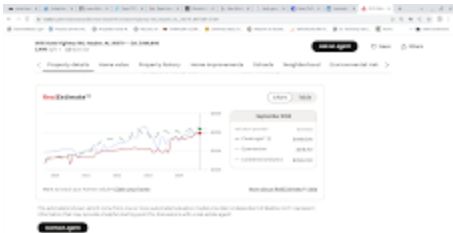
**WF Dec 2 2015 Letter \$4181 due (1).jpg**  
161K



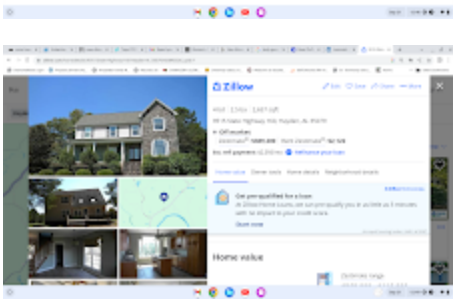
**WF Dec 2 2015 Letter \$4181 due (2).jpg**  
196K



**WF Jan 8 2016 Letter Acceleration of Mortgage and Attorney referral (1).jpg**  
170K




**Hayden House Core Logic Value Sept 2024.png**  
251K



**Hayden House Zillow Value Sept 2024.png**  
1341K



**Keesler FCU 83k balance May 2016.jpg**  
1997K

 **cfpb\_wells-fargo-na-2022\_consent-order\_2022-12.pdf**  
971K

 **Email Wells Fargo CFPB CO- Wrongful Foreclosure \_ Michelle Bordelon - 9515 State Hwy. 160 Hayden, AL.pdf**  
264K

**Gateway@wellsfargo.com** <Gateway@wellsfargo.com>  
To: mabn1141@gmail.com  
Cc: Gateway@wellsfargo.com

Thu, Sep 26, 2024 at 1:10 PM

Hello,

You've reached the Wells Fargo Gateway API Support team in error. We provide technical support for the various APIs available on our Developer Portal (<https://developer.wellsfargo.com>).

For assistance with your inquiry, please contact Wells Fargo Customer Service (<https://www.wellsfargo.com/help/contact-us/>) or visit your local Wells Fargo branch.

We apologize for this inconvenience.

Thank you,

Wells Fargo Gateway

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**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

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**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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**michelle bordelon** <mabn1141@gmail.com> 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 qualified 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

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