



Wells Fargo Home Mortgage
MAC X7801-03K
3476 Stateview Blvd
Fort Mill, SC 29715
YourWellsFargoMortgage.com

May 29, 2009

Alvie Campbell
Julia Campbell
250 Private Rd 947
Taylor TX 76574

Loan Number 708-0195808399
Due Date: 09-01-07

Currently, your loan is due for 21 installments, from September 01, 2007 through May 01, 2009. As agreed, you have promised to pay the amounts shown below by the dates indicated. Also enclosed are the terms and conditions of this forbearance. Please sign the enclosed agreement and return it with the first installment. This is not a waiver of the accrued or future payments that become due, but a period for you to determine how you will be able to resolve your financial hardship. Any payments received will be applied to the delinquent payments on the loan. During this Special Forbearance Agreement, payments are to be mailed to:

Wells Fargo Home Mortgage
3476 Stateview Blvd, MAC X7801-03K
Fort Mill SC 29715



LOAN MODIFICATION/PARTIAL CLAIM

Preparation Sheet
FHA Loss Mitigation Unit

Negotiator Name		SHANNA SANDERS		Date Prepped 02-05-08	
MODIFICATION DATA:				<input type="checkbox"/> MANUAL MOD	<input type="checkbox"/> PC <input checked="" type="checkbox"/> MOD
Mortgager Name	Campbell	Loan Number	0195808399		
Client#	708	Property Report			
Investor	GNMA	Investor Code	550-834		
New Interest Rate:	3.6667%	<input checked="" type="checkbox"/> Adjustable Rate Mortgage (ARM)			
New Term:	360	Check work Rules?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		
Loan Age:	2y 4M				
Maturity Date:		BANKRUPTCY INFORMATION:			
		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
		Chapter: 1			

Enterprise Fax

To:	Imaging	From:	EX_Exec_Correspond
Fax:	8662781179	Phone:	
Phone:		Date:	August 05, 2009
Re:	708-0195808399	Fax Number:	

* Comments:

From: Green, Art [mailto:Art.Green@hud.gov]
Sent: Tuesday, August 04, 2009 12:11 PM
To: Roethler, Jennifer L
Subject: Alvie Campbell - 250 PR 947, Taylor, TX., 76574 - FAH# 495-7111138 -
WF# 0195808399

Here is the Department's request for information on the above-mentioned subject. This email is prompted by a Presidential inquiry. Time limits are established on this communication (see paragraph below).

2009-ADF-WHF-569

urgent

f a c s i m i l e

To: President Barack Obama

Fax Number: 1 202 4562461

From: Alvia Campbell

Fax Number: 5122852568

Business Phone: 5127966397

Home Phone:

Pages: 2

Date/Time: 5/7/2009 6:23:41 AM

Subject: Please help a victim

Please forward this plea for help to President Barack Obama.

Dear President Barak Obama

Would you like to know why I have lost hope?

I will begin with my lost hope in HUD. The story begins way before this. You see, I believe I am a victim of predatory lending. A lot of the issues I found out about before I filed my complaint with HUD involved a so-called "home/land package". According to federal regulations 24 *CFR* 3280 & 24 *CFR* 3282 my mobile home sold to us in a predatory lending scheme was "prohibited from sale" because it was defective and dangerous. Yet, HUD refuses to believe this.

I pray that President Obama listens to my story. I have lost hope in everyone else. Nobody wants to listen to our story of a fight to save our home for almost 5 years now.

Now, we are about to lose our home in an illegal foreclosure.

Please Mr. Obama, help us. Listen to our story.

You need to understand that I am just a person who has had to learn so many laws just to figure out what is happening to me and my family. I don't understand why, when I filed my complaints according to regulations or laws that I am being a victim of my own government.

Maybe, you might understand one of the many reasons why so many Americans are losing their homes. Yet, we are looked at like deadbeats who do not want to pay for their homes.

There is so much more to this story. My home will be sold at auction on June 2, 2009 in an illegal attempt to foreclose on my home. I lost my job trying to save my home, now I'm losing my wife and my home.

Only God knows what has taken place in my nightmare. No one else cares.

Respectfully,

Alvie Campbell
250 PR 947
Taylor, Texas 76574
512-796-6397

CC-NKM

Round Rock Branch
508 Round Rock Avenue
Round Rock, TX 78664
Phone: 512-344-8311
Fax: 512-344-8318



WELLS FARGO

Fax

#7-0195808399

DSM Servicing Mail Support
X2302-04E
JAN - 4 2007

WFB Home Mortgage Servicing From: LaSara Hamiter #1
Fax: 1-866-278-1179 Pages: 12 including cover
Phone: 512 344 8308 Date: 01.03.2007
Ref: CC:
☒ Urgent ☒ For Review ☒ Please Comment ☒ Please Reply ☐ Please Recycle

(Mickens)

Handwritten signature

Wells Fargo Home Mortgage
P.O. Box 1225
Charlotte, NC 28201-1225



7100 4047 5100 4099 1147

May 7, 2007

JULIA CAMPBELL
250 PR 947
TAYLOR TX 78574

023958/7080v30

Dear Borrower(s):

RE: Loan Number 0195808399

Our records indicate that your loan is in default. Unless the payments on your loan can be brought current by June 6, 2007, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

Due Date: 05/07/07

\$ 4,104.00

Wells Fargo Home Mortgage
P.O. Box 1225
Charlotte, NC 28201-1225



7100 4047 5100 4185 2669

June 4, 2007

ALVIE CAMPBELL
250 PRIVATE RD 947
TAYLOR TX 78574

027481/7080v30

Dear Borrower(s):

RE: Loan Number 0195808399

Our records indicate that your loan is in default. Unless the payments on your loan can be brought current by July 4, 2007, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

Summary for | Executive | Regulatory | Case # 308664
Completed as of 6/29/2009
Foote, Quintin

Loan Data	Case Data	Compliance Data
Cit Loan: 708 0195808399	Reason: Call	Dept Date: 6/18/2009
State: TX	Originator Customer	Wells Fargo Date: 6/16/2009
Customer: Alvie Campbell	Office: OCC	BWU Due Date:
Man Code: F	Type: Standard	SLA Date:
Segment Code: PCS BB	3rd Party Case #: 874898	Due Date: 7/13/2009
ACQ ID: 2511		Case Age Dpt: 8 WF: 10
PIF Date:		

Case Indicator Flags:

Inquiry/Complaint:

Borrower stating that SFMOD is illegal and that we were not helping them with loan, also states we are hurting his credit while in dispute

Resolution:

Sending response confirming SFMOD setup to provide assistance to bring account UTD & establish affordability. advised XB code on CBR and explained if would like further review for workout options will need to submit UTD financials

Case Comments:

Wells Fargo Home Mortgage
P.O. Box 1225
Charlotte, NC 28201-1225



7100 4047 5100 4296 0554

July 2, 2007

006401/70808399

ALVIE CAMPBELL
250 PRIVATE RD 947
TAYLOR TX 76574

Dear Borrower(s):

RE: Loan Number 0195808399

Our records indicate that your loan is in default. Unless the payments on your loan can be brought current by August 1, 2007, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

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Wells Fargo Home Mortgage
P.O. Box 1225
Charlotte, NC 28201-1225



7100 4047 5100 4404 9578

August 6, 2007

027830/7080v30

JULIA CAMPBELL
250 PR 947
TAYLOR TX 76574

Dear Borrower(s):

RE: Loan Number 0195808399

Our records indicate that your loan is in default. Unless the payments on your loan can be brought current by September 5, 2007, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

Wells Fargo Home Mortgage
P.O. Box 1225
Charlotte, NC 28201-1225



7100 4047 5100 2086 2702

July 13, 2008

023538/7080v30

JULIA CAMPBELL
250 PRIVATE RD 947
TAYLOR TX 76574

Dear Borrower(s):

RE: Loan Number 0195808399

Our records indicate that your loan is in default. Unless the payments on your loan can be brought current by August 12, 2008, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

Summary for | Executive | Regulatory | Case # 308664
Completed as of 6/29/2009
Foote, Quintin

Loan Data	Case Data	Compliance Data
Cit Loan: 708 0195808399	Reason: Call	Dept Date: 6/18/2009
State: TX	Originator: Customer	Wells Fargo Date: 6/16/2009
Customer: Alvie Campbell	Office: OCC	BWU Due Date:
Man Code: F	Type: Standard	SLA Date:
Segment Code: PCS BB	3rd Party Case #: 874898	Due Date: 7/13/2009
ACQ ID: 2511		Case Age Dpt: 8 WF: 10
PIF Date:		

Case Indicator Flags:

Inquiry/Complaint:

Borrower stating that SFMOD is illegal and that we were not helping them with loan, also states we are hurting his credit while in dispute

Resolution:

Sending response confirming SFMOD setup to provide assistance to bring account UTD & establish affordability. advised XB code on CBR and explained if would like further review for workout options will need to submit UTD financials

Case Comments:



Wells Fargo Home Mortgage
MAC X2302-02J
1 Home Campus
Des Moines, IA 50328-0001

June 29, 2009

Alvie Campbell
Julia Campbell
250 Private Rd 947
Taylor, TX 76574

Dear Alvie Campbell and Julia Campbell:

RE: Loan Number 708-0195808399

I have been asked to respond on behalf of Wells Fargo Home Mortgage (WFHM) to your complaint filed with the Office of the Comptroller of the Currency.

As Wells Fargo Home Mortgage services our mortgage loans on behalf of secondary market investors, all workout arrangements are based on a review of the homeowner's financial information and the investor's guidelines. Wells Fargo Home Mortgage must comply with the loss mitigation standards of the investor prior to offering any type of workout arrangements to our mortgagors.

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Sincerely,


Quintin Foote
Executive Mortgage Specialist
Office of the President

Enclosure

CC/enc: Office of the Comptroller of the Currency Case No. 874898

Foote, Quintin E

From: Nelson, Cody L.
Sent: Monday, June 29, 2009 4:29 PM
To: Foote, Quintin E
Subject: FW: OCC Review - Alvie Campbell, Account # 708-0195808399, Due Today

Importance: High

Attachments: OCC - Campbell, Alvie.doc; Campbell.pdf

Approved with edits.

From: Foote, Quintin E
Sent: Monday, June 29, 2009 1:38 PM
To: Nelson, Cody L.
Cc: WCC-Quality Assurance
Subject: OCC Review - Alvie Campbell, Account # 708-0195808399, Due Today
Importance: High

Cody & Pete,

This is another OCC that is due today. The complaint was originally assigned for response from the retail group; however, the person that it was assigned to is out of the office and it does appear that the complaint portion that the OCC is concerned with is relating to servicing. So this is now under my name and is due for a response.



OCC - Campbell, Campbell.pdf (4
Alvie.doc (40 ... MB)

Please let me know if you have any questions or concerns.

Thank You!

Quintin Foote
Executive Mortgage Specialist, Office of the President
Wells Fargo Home Mortgage
MAC X2302-02J
1 Home Campus
Des Moines, IA 50328
Tel: 800-853-8516 ext. 46422
Fax: 866-641-2841
quintinfoote@wellsfargo.com

Case#: 874898

Case Notes

3/9/2009 1:44:05 PM - SRoss

Please evaluate the information associated with this complaint and respond within 10 business days. Requests for additional information or a deadline extension should be conducted through the automated process. Additional assistance may be obtained by calling (800) 613-6743.

3/30/2009 5:29:05 PM - tracy.backus

see attachment

6/15/2009 9:47:57 AM - JKretschmer

In reviewing your response to this case, we find we need additional information in order to complete our evaluation. Please provide us with the following information within 10 business days of receipt of this notice. Upon receipt we will continue our review of this matter.

Consumer continues to write. Please address his illegal forbearance claim. Has a workout agreement been reached with consumer?

Bank Notes

6/15/2009 12:44:51 PM - brooke.haskin

Recontact submitted in UW.

3/11/2009 2:02:34 PM - michelle.brown

The Case was Assigned to WFHM.Retail.Samantha.

3/9/2009 3:02:41 PM - amandaj.wetzel

The Case was Assigned to WFHM.Retail.

Close this window

APRIL 20, 2009

WELLS FARGO HOME MORTGAGE
MAC X2401-06N
1 HOME CAMPUS
DES MOINES, IA 50328

Certified Mail # 70082810000057497192
Date: 4/22/2009

Dear Wells Fargo Home Mortgage:

RE: Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A. ("WFHM")
Loan number ending in: 8399
Office of the Comptroller of the Currency "OCC" case number: 87498

This letter is in response to your "letter of response" dated March 26, 2009 to a complaint I have filed with the Office of the Comptroller of the Currency.

I have requested multiple times for WFHM to investigate the fraud involved in this real estate transaction since on or about November 4, 2005 when an initial complaint was faxed to Wells Fargo Home Mortgage & American Mortgage Network (AmNet). I believe Wells Fargo Home Mortgage is also involved in this mortgage scam affecting millions of Americans causing them to lose their homes due to negligent business practices, poor recordkeeping, and bullying tactics to illegally foreclose on consumers who are victims of predatory lending.

WFHM stated in this "response" that: *"WFHM has researched this matter and we have been unable to find any evidence to support the issues you have raised regarding your mortgage loan".*

1. How did WFHM investigate my complaint? Please provide in writing the detailed process WFHM used to determine the outcome WFHM stated.
2. Please provide in detail the names of the person or persons you discussed this matter with to determine there was no fraud committed.
3. Are these persons authorized to make the decision that no fraud was committed? Yes or No?
4. Please provide Alvie Campbell with documents that support WFHM claim that WFHM finds no evidence that exists on this fraud issue.

WFHM also mentioned that the loan was "processed and closed by American Mortgage Network" ("AMNET") on October 29, 2004. WFHM also stated that I should address these issues with AMNET.

These issues were addressed to both WFHM and AMNET at the same time in November, 2005.

4/21/2009

APRIL 20, 2009

APR 28 2009

COMPTROLLER OF THE CURRENCY
Customer Assistance Group
1301 McKinney Street, Suite 3460
Houston, Texas 77010-9050

Certified Mail # 70082810000057497192 (to Wells Fargo Home Mortgage)

Date: 4/22/2009

Dear Comptroller of the Currency:

RE: Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A. ("WFHM")

Loan number ending in: 8399

Office of the Comptroller of the Currency "OCC" case number: 87498

This letter is in response to WFHM "letter of response" dated March 26, 2009 to a complaint I have filed with the Office of the Comptroller of the Currency.

I, Alvie Campbell respectfully request that this case not be closed by any party involved until Wells Fargo Home Mortgage has provided me with answers as requested in this response letter to WFHM and the Qualified Written Request I have sent to Wells Fargo Home Mortgage;

Certified mail # 70082810000057497185

Date, 4/22/2009,

and I reply with my response of what I believe to be fraud.

Executive Case

No. Inquiries with this Client and Loan#: 1

Case #: 66335

Loan Number:	0195808399	Client:	708
Customer Name	ALVIE CAMPBELL		
Property St:	TX	3rd Party:	<input type="checkbox"/>
Loan Close Date	10/29/2004	Bank HVC:	<input type="checkbox"/>
Origin Channel:	IL-Prime Group-Correspondent		
Product:			

Coordinator:	AUDRA HUTTON
Issue Type:	Call
Executive office:	
Received From:	In My Care
	Sharon Cecil

Letter Date:	
Complaint Date:	3/17/2009
Wells Rec'd Date:	3/17/2009
Exec Rec'd Date:	3/18/2009
Completed:	3/25/2009
Draft Completed:	
Assigned Date:	3/18/2009

Missed OPP:	0
Dept Area1:	Default
Reason	Loss Mitigation - No service failure
Dept Area2:	
Reason	

☐ Area 1 - Regs/Alert

Due Date:	
Restitution:	\$0.00
Statutory Penalty:	0 \$0.00

Pending	
Status:	
Status Due:	

Customer Inquiry: originations assistance request, requesting info about the current foreclosure action

C Comments:

Comment Date/Time:	3/25/2009 3:10:28 PM	User ID:	ahutton	Analyze Contact	<input type="checkbox"/>
1. foreclosure					

Resolution:

provided originations group with info regarding current foreclosure action, advised of most recent workout attempt

Letter Wizard

New Reg Address

As a result of the continued past due status of the loan, a foreclosure action was initiated on August 29, 2008. At that time, your loan was due for the September 1, 2007 through August 1, 2008 installments.



Wells Fargo Home Mortgage
MAC YD401-06N
1 Home Campus
Des Moines, IA 50328

March 26, 2009

Alvie Campbell
250 PR 947
Taylor, TX 76574

Dear Alvie Campbell:

RE: Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A., ("WFHM")
Loan number ending in: 8399
Office of the Comptroller of the Currency ("OCC") case number: 874898

This letter is in response to your complaint filed with the Office of the Comptroller of the Currency ("OCC") on March 4, 2009. The OCC has asked Wells Fargo Home Mortgage to research and address your concerns.

- You stated that you have requested WFHM to research the fraud that you state is on the appraisal, and loan documents.

WFHM has researched this matter and we have been unable to find any evidence to support the issues you have raised regarding your mortgage loan.

Your loan was processed and closed by American Mortgage Network on October 29, 2004. Any issues you may have with the loan documents should be addressed with American Mortgage Network.

Our records indicate that Wells Fargo Home Mortgage previously received a similar issue regarding your mortgage account. Wells Fargo Home Mortgage's position has not changed and considers this matter closed.



Wells Fargo Home Mortgage
MAC X2302-02J
1 Home Campus
Des Moines, IA 50328-0001

June 29, 2009

Alvie Campbell
Julia Campbell
250 Private Rd 947
Taylor, TX 76574

Dear Alvie Campbell and Julia Campbell:

RE: Loan Number 708-0195808399

I have been asked to respond on behalf of Wells Fargo Home Mortgage (WFHM) to your complaint filed with the Office of the Comptroller of the Currency.

As Wells Fargo Home Mortgage services our mortgage loans on behalf of secondary market investors, all workout arrangements are based on a review of the homeowner's financial information and the investor's guidelines. Wells Fargo Home Mortgage must comply with the loss mitigation standards of the investor prior to offering any type of workout arrangements to our mortgagors.

Wells Fargo Home Mortgage
P.O. Box 1225
Charlotte, NC 28201-1225



7100 4047 5100 4404 9578

August 6, 2007

JULIA CAMPBELL
250 PR 947
TAYLOR TX 76574

027830/7980-y30

Dear Borrower(s):

RR: Loan Number 0195808399

Our records indicate that your loan is in default. Unless the payments on your loan can be brought current by September 5, 2007, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

May 23, 2007

Alvie Campbell
Julia Campbell
250 Private Rd 947
Taylor TX 76574

Dear Alvie Campbell & Julia Campbell :

RE: Loan Number 0195808399 Region 708
Loan Type - FHA

Your mortgage loan is in default. Please contact us immediately to discuss your situation. We would like to meet with you to review your financial situation and determine possible ways to assist in curing this default.

Please call us at (800) 416-1472 to set up a time to discuss your financial situation. If we do not hear from you by June 02, 2007 we will assume you do not wish to cooperate in curing this debt.

Sincerely,

Wells Fargo Home Mortgage
Default Loan Counseling
(800) 416-1472
9 a.m. to 8 p.m. CST

July 10, 2007

Alvie Campbell
Julia Campbell
250 Private Rd 947
Taylor TX 76574

Dear Alvie Campbell & Julia Campbell :

RE: Loan Number 0195808399, Region 708

Thank you for taking the time to speak with us today. We at Wells Fargo Home mortgage realize that this may be a difficult time for you, and we appreciate the opportunity to assist you.

June 22, 2007

Alvie Campbell
Julia Campbell
250 Private Rd 947
Taylor TX 76574

Dear Alvie Campbell & Julia Campbell :

RE: Loan Number 0195808399 Region 708
Loan Type - FHA

Your mortgage loan is in default. Please contact us immediately to discuss your situation. We would like to meet with you to review your financial situation and determine possible ways to assist in curing this default.

Please call us at (800) 416-1472 to set up a time to discuss your financial situation. If we do not hear from you by July 02, 2007 we will assume you do not wish to cooperate in curing this debt.

Sincerely,

Wells Fargo Home Mortgage
Default Loan Counseling
(800) 416 1472
8 a.m. to 8 p.m. CST