

Wells Fargo Financial

3201 N 4th Ave
Sioux Falls, SD 57104
866-223-1851



Thank you for your interest in our **Home Preservation Program**. By expressing your interest to work with us, you have taken the first step in resolving your current situation. Once we receive the documents requested from you and begin evaluating your financial information worksheet, some of the options that may become available to you include:

- Repayment Plan – We can consider a payment plan that will fit your budget and possibly bring your account current by the end of the plan.
- Loan Modification – This program may allow the terms of your loan to be adjusted and brought current.
- Extension – This payment relief option would bring your account current by putting the past due amount on the end of the loan and allows you to continue making your monthly payment.
- Home Sales Program – If your home is currently listed for sale or you are thinking about listing your home with a realtor, Wells Fargo Financial has a team of sales specialists that will work with you and your agent. This team will make the sale process flow as smoothly as possible. If the home's market value is less than the total amount owed, the sales specialist will work closely with you and the realtor to help you resolve this issue in the best way possible.

In order for us to get started right away, we need a few documents from you. It is extremely important that the financial information you provide is complete and as accurate as possible to avoid delays in evaluation. You will need to print out, complete and return the enclosed documents.

If you are in a position to bring your account current without our assistance, please call us at 1-866-223-1851, Monday through Friday, 8 AM to 9 PM, Central Time and Saturday 8AM to 7PM, Central Time.

Please fax* or mail your completed package to: Wells Fargo Financial Bank Real Estate
Attention: Home Preservation Department
3201 N 4th Ave
Sioux Falls, SD 57104
Fax: 1-800-851-7519

***Your faxed information is secure and will be kept strictly confidential.**

The laws of some states require us to inform you that this communication is an attempt to collect a debt and any information obtained will be used for that purpose

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Detailed Hardship Letter

Account Number:

Name(s):

Best Number to Contact you:

Best Time of the Day to Call You:

Cell Phone # _____ **Check here **For Consent to Call****

Please explain to us in writing your reason for delinquency. Please be very specific in the events that have happened as this will be included in the decision of the hardship program.

1. What caused you to get behind on your mortgage payments?

2. Approximately, when did this hardship occur?

3. Is this an ongoing hardship, and if so, are there any additional monthly expenses associated with the problem?

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4. In regards to your monthly mortgage payment(s), how much extra can you pay to bring your account up to date?

5. Is the home up for sale? If yes what is your realtor name and number?

6. Homeowner's insurance current or expired? Agent name and contact number?

7. Property taxes are they current or past due? If past due, what is the amount and are you on a workout plan with the county to resolve them?

Customer Signature

Date

Co-Borrower Signature

Date



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Financial Information Sheet

Borrower's Name(s)		Account Number:	
Name:		Social Security Number:	
Name:		Social Security Number:	
Home Phone Number:		Work Phone Numbers:	
Other numbers (cell phone, etc):			

Property Address: circle one: primary residence or rental property

Mailing Address (if different than property address) Own	How Long:
Street Address, City, State, Zip Code	

Present Employer (borrower)	Date of Employment:	
Present Employer (co-borrower)	Date of Employment:	Status: full time or part time

Monthly Income Information: (Note: please provide two most recent pay stubs.)			
Description	Income (borrower)	Income (Co-borrower)	Total
Net Salary/Wages			
Commission/Bonuses			
Other Income (explain)			
Total Net Income			

Assets	Estimated Value	Comments
Wells Fargo Financial Secured Property:		
Other Real Estate (explain):		
Automobile (Make and Model)		
Automobile (Make and Model)		
Checking Accounts		
Savings/Money Market Accounts		
IRA/Keogh Accounts		
401K/ESOP Accounts		
Stocks/Bonds, CD's		
Life Insurance (Cash Value)		
Other		



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Liabilities:	Monthly Payment	Balance Due	Company Name
First Mortgage Payment			
Second Mortgage Payment			
Other Mortgage or Rent Payment			
Property Taxes			
Homeowner's Insurance			
Automobile Payment			
Automobile Payment			
Credit Card Payment			
Personal Loan Payment			
Utilities (explain)			
Health Insurance			
Child Care Expenses			
Alimony/Child Support			
Student Loan Payment			
Medical Expenses			
Transportation Expense			
Miscellaneous Expense (explain)			

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Other Required Documents

Current income documents are needed to accurately assess your financial situation to determine the best solution to fit your unique needs. Please immediately return all documents that would correspond to your current sources of income.

Wage Earner:

- Previous 2 years W-2's
- Completed Information Disclosure (form enclosed)
- Two most recent pay stubs

Business for Self:

- Previous 2 years signed tax returns
- Year to date profit and loss statement
- IRS Forms 1099/W-2

Fixed Income:

- Current SSI/Disability award letters
- Pension annuity statement
- Recent bank statements showing deposits

If you have other sources of income that you wish to be included please provide documentation. Additional items may be requested upon further review of your documents.



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Information Disclosure Authorization

To Whom It May Concern:

I/WE HEREBY AUTHORIZE YOU TO RELEASE FOR VERIFICATION PURPOSES, INFORMATION REQUESTED ON THE ATTACHED FORMS CONCERNING:

Employment history, dates, title, income, hours worked, etc.

Banking, checking, and savings accounts records

Mortgage loan rating and information (opening date, high credit, payment amount, loan balance, payment record, payoff, etc.)

Any information deemed necessary in connection with a consumer credit report for a real estate transaction

THIS INFORMATION IS FOR CONFIDENTIAL USE IN COMPILING A MORTGAGE LOAN CREDIT REPORT.

A PHOTOGRAPHIC, CARBON, OR FAXED COPY OF THIS AUTHORIZATION (BEING A COPY OF THE SIGNATURE(S) OF THE UNDERSIGNED) MAY BE DEEMED TO BE THE EQUIVALENT OF THE ORIGINAL AND MAY BE USED AS A DUPLICATE ORIGINAL.

YOUR PROMPT REPLY WILL BE GREATLY APPRECIATED.

THANK YOU FOR YOUR COOPERATION,

Signature

Date

Social Security Number

Signature

Date

Social Security Number

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Fax

To: WFF Home Preservation Dept.	From:
Fax: 1-800-851-7519	Pages:
Phone: 1-866-223-1851	Date:
Re:	CC:

Urgent For Review Please Comment Please Reply Please Recycle

Comments: