

Wells Fargo Home Mortgage Foreclosure Attorney Procedure Manual, Version 1

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Purpose

Pre-Introduction

We ask that you share this manual within your office, including those who may not be directly involved, to educate your staff on the Foreclosure program

High Level Description of Process

Delinquent loans will be referred to the attorney once set up in the Foreclosure Workstation after the expiration of the demand. The attorney will be handling these loans from Referral to Sale/Confirmation/Redemption. The assigned Wells Fargo liaison will assist the attorney with any issues that arise outside of the normal process and review audit results.

Upon completion of the required documentation, the attorney will be authorized to file the Foreclosure Notice, keep Wells Fargo up to date, and address objections to the Foreclosure without loan level approval under established timeframes/guidelines. Any over-allowable or hourly fee requests not listed in the pre-approval form will require loan level approval from Wells Fargo.

If the attorney receives notice of an adversary, litigation issue, motion for sanctions, or any issue the attorney cannot complete in a time manner timely or any issue that will cause a delay in the timely execution of the sale, refer to the [Litigation](#) section of this manual. Wells Fargo will provide further instruction upon receipt of the communication from the attorney. The attorney will also be required to receive authorization for all over-allowable fees and costs as well as hourly billing requests for items not covered by the pre-approval form.

If the mortgagor contacts the attorney, and the attorney is unable to answer, the customer should be directed to the appropriate customer service number listed below. ***At no time should the Wells Fargo Liaison's direct phone line be provided to outside parties.***

Wells Fargo Home Mortgage Foreclosure Customer Service – 1-800-868-0043

America's Servicing Company Customer Service – 1-888-828-2377

Overview

The Foreclosure program has been designed to complement a Foreclosure attorney's current process, procedures and responsibilities through streamlining the necessary contact points with Wells Fargo and providing greater independence to the attorney's firm.

The program also leverages existing Wells Fargo automation. One of the key trigger points for automation is the addition of scheduled steps and the completion of steps (though the input of the actual date.) The expanded procedures of this section focus solely on the new expectations of the firms.

Each process section will have a breakdown of the overall flow, exact steps for exception processing, an outline of any reports that will be sent to the attorney, and specific compliance expectations and quality measurements. Please remember that the reports are to be a tool to assist in meeting all time frames, goals and compliance requirements.

If the recorded mortgage has been imaged, LIV automatically upload the document to VendorScape or Desktop and complete step K56, RECORDED MTG/DOT TO ATTY, on FOR3 in MSP.

If the title policy has been imaged, LIV automatically will upload the document to VendorScape or Desktop and complete step K68, TITLE POLICY SENT TO ATTY, on FOR3 in MSP.

PLEASE NOTE THAT DOCUMENT UPLOAD CAN OCCUR UP TO THREE (3) DAYS FROM THE REFERRAL.

Missing Note Process

NOTE NOT RECEIVED

STEP	ACTION
1	<p>Attorney: If after the third business day of the referral date you have not received the note, add log code NOTRRP in VendorScape or add the Note Not Received in Referral Package Issue in Desktop. This can be done by selecting Issues from the Tool Menu and selecting Add Issue.</p> <ul style="list-style-type: none"> This will add log code NOTRRP (NOTE NOT RECEIVED IN REFERRAL PACKAGE) to FOR2 in MSP, open and complete step Y84, ATTY REQ MISSING NOTE, and open step K64, NOTE RESEARCH REQUIRED, on FOR3 in MSP
2	<p>WFHM Default Docs Team: Research missing note:</p> <ul style="list-style-type: none"> If note is found: complete the K64 step with the actual date the note was provided/sent to the Attorney. If the state does not require the original note, the document will be uploaded to LIV. Otherwise, send the note via mail and track for delivery. If note is not found: complete the K64 step, delete the N82 step, and add step N83, LOST NOTE AFFIDAVIT NEEDED. Only the Default Doc Team should be adding the N83 step to FOR3.
3	<p>Attorney: Once the N83 step is placed on the loan, this will authorize your office to create and forward a lost note affidavit as described in the Lost Note Affidavits (LNA) process in this manual.</p>
4	<p>WFHM Default Docs Team: Once you receive, execute, and return the LNA to the Attorney, close the N83 step.</p>

NOTE INVALID OR ILLEGIBLE

1	<p>Attorney: If after the third business day of the referral date the note you received is invalid or illegible, add log code NOTRIN in VendorScape or add the Invalid or Illegible Note Received Issue in Desktop and describe the issue with the note. This can be done in Desktop by selecting Issues from the Tool Menu and selecting Add Issue.</p> <ul style="list-style-type: none"> This will add log code NOTRIN (NOTE RECVD INVALID OR NOT LEGIBLE) to FOR2 in MSP, open and complete step Y84, ATTY REQ MISSING NOTE, and open step K64, NOTE RESEARCH REQUIRED, on FOR3 in MSP.
2	<p>WFHM Default Docs Team: Research missing note</p> <ul style="list-style-type: none"> If note is found: complete the K64 step with the actual date the note was provided/sent to the Attorney. If the state does not require the original note, the document will be uploaded to LIV. Otherwise, send the note via mail and track for delivery. If note is not found: complete the K64 step, delete the N82 step, and add step N83, LOST NOTE AFFIDAVIT NEEDED. Only the Default Doc Team should be adding the N83 step to FOR3.

3	Attorney: Once the N83 step is placed on the loan, this will authorize your office to create and forward a lost note affidavit as described in the Lost Note Affidavits process in this manual.
4	WFHM Default Docs Team: Once you receive, execute, and return the LNA to the attorney, close the N83 step.

Log codes will be rejected if added prior to three business days past the Referral Date and your request for documents will not upload.

Lost Note Affidavits

****Please Note**** The below process is for lost note affidavits and Lost Note Bonds in Colorado. This is not for allonges, or for Note endorsements. If your office needs an allonge or note endorsement, please follow the procedures listed in the Allonge/Note Endorsement section of this manual.

STEP	ACTION
1	<p>Attorney: Send lost note affidavits to Wells Fargo Default Docs area via email address defaultallongemailbox@wellsfargo.com.</p> <ul style="list-style-type: none"> Enter log code FCLNSG (LOST NOTE AFFIDAVIT SENT TO WF) in MSP or Desktop to notify them that your office has sent the lost note affidavit for execution. To enter the log code in Desktop, select Add Note from the Tool Menu then select Note Type Foreclosure and enter the log code in the MSP log code field.
2	<p>WFHM Default Docs Team: Once request is received in mailbox, enter log code FCLNAV (LOST NOTE AFFIDAVIT RECEIVED FROM ATTY) in MSP. If the LNA needs the signature of an officer, enter log code FCLNAI (LOST NOTE AFFIDAVIT SENT FOR INTERNAL SIGNATURE(S)) in MSP to show the status of the LNA. The turnaround time for this process is five (5) business day.</p>
3	<p>WFHM Default Docs Team: Once LNA has been completed, enter log code FCLNAD (LOST NOTE AFFIDAVIT COMPLETED SENT TO ATTY) in MSP, and overnight the affidavit to the attorney. Enter the actual date for the N83 step as the date the LNA was sent to the attorney.</p>
4	<p>Attorney: Your office is responsible for following up on the LNA, by reviewing FOR2 for the log code FCLNAD. If you have not received the LNA after 5 business days, send a second request.</p>

The following Log Codes should be used for the LNA process:

Log Codes	Comments
FCLNSG	LOST NOTE AFFIDAVIT SENT TO WF (ATTY)
FCLNAV	LOST NOTE AFFIDAVIT RECEIVED FROM ATTY (WFHM)
FCLNAI	LOST NOTE AFFIDAVIT SENT FOR INTERNAL SIGNATURE(S) (WFHM)
FCLNAD	LOST NOTE AFFIDAVIT COMPLETED SENT TO ATTY (WFHM)

Reports:

Attorney – Lost Note: Daily report of all loans where the N83 scheduled date is not null and the N83 actual date is null. Alerts attorney of outstanding Lost Note Affidavit requests (Action Required)

Note Endorsement

****Please Note**** This process is only to be used if your office has already received the note. If you have not received the note, follow process for requesting the note listed in the [Missing Note Process](#) section of this manual.

STEP	ACTION
1	Attorney: Enter step Z02 (Endorsed Note Needed) to the FOR3 screen (if a loan is in foreclosure) or the BNK3 screen (if a loan is in Bankruptcy).
2	<p>WFHM Default Docs Team: Research needed endorsement.</p> <ul style="list-style-type: none"> If the blank endorsement is in the file for an original state, execute the endorsement, send the original document to the attorney, and complete the Z02 step. If needed endorsement is located for a copy state, execute the endorsement, send the original document to imaging, and complete the Z02 step.

Allonge

****Please Note**** An allonge cannot be processed unless default docs or the attorney is in possession of the original note.

STEP	ACTION
1	Attorney: If an allonge is still needed after a note has been endorsed, forward the allonge attachment to Wells Fargo Default Docs area via email address Defaultallongemailbox@wellsfargo.com and add step Y44, ATTORNEY REQUESTED ALLONGE, to FOR3.
2	<p>WFHM Default Docs Team: Once allonge attachment is received, enter log code FCALGR (ALLONGE REQUEST RECEIVED). If property is located in a copy state, determine if original note can be ordered to complete the endorsement on the note.</p> <ul style="list-style-type: none"> If the original note can be ordered, enter log code of FCODAL (FILE ORDERED FOR ALLONGE) and order the file from the custodian. There is a 14-business-day turnaround time for files to be ordered and received from the custodian.
3	<p>WFHM Default Docs Team: If file was ordered and received, review FOR2 notes to determine what entities the attorney needs the note endorsement to reflect.</p> <ul style="list-style-type: none"> Type the appropriate endorsement directly to the note, and make a copy of the endorsed note to be faxed to the WFHM imaging department. Enter log code FCNRCS (NOTE REQUEST COMPLETED/SENT TO ATTORNEY) and mail the attorney the original, endorsed note. Complete the Y44 step with the actual date the note was returned to attorney.
4	<p>WFHM Default Docs Team: If property is located in an original doc state and attorney has the original note, review the allonge attachment to determine if we have signing authority to execute internally.</p> <ul style="list-style-type: none"> If WFHM does have signing authority, enter log code FCALGI (ALLONGE SENT FOR INTERNAL SIGNATURE) If WFHM does not have signing authority, enter log code FCALGE (ALLONGE SENT OUT FOR EXECUTION) and mail document for 3rd party signature. After allonge has been executed, enter log code FCALGA (ALLONGE

	<p>COMPLETED/RETURNED TO ATTYORNEY).</p> <ul style="list-style-type: none"> Complete the Y44 actual date with the date allonge was returned to attorney.
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The following log codes will be used for the allonge process:

Log Codes	Comments
FCALGR	ALLONGE REQUEST RECEIVED
FCALGI	ALLONGE SENT FOR INTERNAL SIGNATURE
FCALGE	ALLONGE SENT OUT FOR EXECUTION
FCODAL	FILE ORDERED FOR ALLONGE
FCALGA	ALLONGE COMPLETED/RETURNED TO ATTORNEY
FCNRCS	NOTE REQUEST COMPLETED/SENT TO ATTORNEY

Missing Recorded Mortgage Process

RECORDED MORTGAGE NOT RECEIVED

STEP	ACTION
1	<p>Attorney: If after the third business day of the referral date you have not received the recorded mortgage, add log code RMNRRP in VendorScape or add the Recorded Mortgage/Deed not received in Referral Package issue in Desktop. This can be done by selecting Issues from the Tool Menu and selecting Add Issue.</p> <ul style="list-style-type: none"> This will add log code RMNRRP (RECORDED MORTGAGE NOT RECEIVED IN REFERRAL PACKAGE) to FOR2 in MSP, open and complete step Y86, ATTY REQ MISSING REC MORT, and open step K63 (RECORDED MTG RSCH REQ'D) on the MSP FOR3 screen.
2	<p>WFHM Default Docs Team: Research missing recorded mortgage.</p> <ul style="list-style-type: none"> If the recorded mortgage is found, complete the K63 step with the actual date the mortgage was provided/sent to the attorney. Load the mortgage onto LIV. For IL, send the original recorded mortgage to the attorney. If recorded mortgage is not found: complete the K63 step, and add step K54, ATTY NDS TO OBTAIN DOT/MTG.
3	<p>Attorney: Once the K54 step is placed on the loan, this will authorize your office to obtain the recorded mortgage from the county clerk's office.</p> <ul style="list-style-type: none"> Once you have obtained the recorded mortgage, enter the actual date for the K54 step.

RECORDED MORTGAGE INVALID OR ILLEGIBLE

STEP	ACTION
1	<p>Attorney: If after the third business day of the referral date the recorded mortgage you received is invalid or illegible, add log code DEEINV in VendorScape, or add the Invalid, or Illegible Recorded Mortgage/Deed Received issue in Desktop. This can be done by selecting Issues from the Tool Menu and selecting Add Issue.</p> <ul style="list-style-type: none"> This will add log code DEEINV (RECORDED DEED RECD INVALID OR NOT LEGIBLE) to FOR2 in MSP, open and complete step Y86, ATTY REQ MISSING REC MORT, and open step K63 (RECORDED MTG RSCH REQ'D) on the FOR3 screen in MSP.
2	<p>WFHM Default Docs Team: Research missing recorded mortgage.</p> <ul style="list-style-type: none"> If recorded mortgage is found, complete the K63 step with the actual date the

	<p>mortgage was provided/sent to the attorney. Load the mortgage onto LIV. For IL, send the original recorded mortgage to the attorney.</p> <ul style="list-style-type: none"> If recorded mortgage is not found: complete the K63 step, and add step K54, ATTY NDS TO OBTAIN DOT/MTG.
3	<p>Attorney: Once the K54 step is placed on the loan, this will authorize your office to obtain the recorded mortgage from the county clerk's office.</p> <ul style="list-style-type: none"> Once you have obtained the recorded mortgage, enter the actual date for the K54 step.

Reports:

Attorney – Attorney to Obtain Mortgage: Daily report of all loans where the K54 scheduled date is not null and the K54 actual date is null. Alerts the attorney to obtain recorded mortgage from county clerk's office (Action Required).

*****If the recorded mortgage was obtained by your office prior to the K54 step being added, you will need to notate VendorScape or Desktop stating that the mortgage has been received/obtained and you will need to complete the K54 actual date to ensure loan falls off of the report*****

Missing Title Policy Process

****Please Note**** The below process is not for title issues. If your office is handling a title issue, please follow the procedures listed in the [Title](#) section of this manual.

TITLE POLICY NOT RECEIVED

STEP	ACTION
1	<p>Attorney: If after the fifth business day of the referral date you have not received the title policy, add log code TTLNRP in VendorScape, or add the Title Not Received in Referral Package issue in Desktop. This can be done by selecting Issues from the Tool Menu and selecting Add Issue.</p> <ul style="list-style-type: none"> This will add log code TTLNRP (TITLE WAS NOT RECEIVED IN REFERRAL PACKAGE) to FOR2 in MSP, open and complete step Y85, ATTY REQ MISSING TITLE POL, and open step K66, TITLE POLICY RESEARCH RQD, on FOR3 in MSP
2	<p>WFHM Default Docs Team: Research missing title policy as follows:</p> <ul style="list-style-type: none"> If title policy is found, complete the K66 step with the actual date the title policy was provided/sent to the attorney. Load the title policy onto LIV. If title policy is not found, complete the K66 step, and add step K67, ATTY NEEDS TO OBTAIN TITLE.
3	<p>Attorney: Once the K67 step is placed on the loan, this will authorize your office to obtain the title policy directly from the title company.</p> <ul style="list-style-type: none"> Once you have obtained the title policy, enter the actual date for the K67 step.

TITLE POLICY INVALID OR ILLEGIBLE

STEP	ACTION
1	<p>Attorney: If after the fifth business day of the referral date the title policy you received is invalid or illegible, add log code TTLBAD in VendorScape or add the Invalid or Illegible Title Received issue in Desktop. This can be done by selecting Issues from the Tool Menu and</p>

	<p>selecting Add Issue.</p> <ul style="list-style-type: none"> This will add log code TTLBAD (TITLE RECEIVED IS INVALID OR NOT LEGIBLE) to FOR2 in MSP, open and complete step Y85, ATTY REQ MISSING TITLE POL, and open step K66, TITLE POLICY RESEARCH RQD, on FOR3 in MSP
2	<p>WFHM Default Docs Team: Research missing title policy as follows:</p> <ul style="list-style-type: none"> If title policy is found, complete the K66 step with the actual date the title policy was provided/sent to the attorney. Load the title policy onto LIV. If title policy is not found, complete the K66 step, and add step K67, ATTY NEEDS TO OBTAIN TITLE.
3	<p>Attorney: Once the K67 step is placed on the loan, this will authorize your office to obtain the title policy directly from the title company.</p> <ul style="list-style-type: none"> Once you have obtained the title policy, enter the actual date for the K67 step.

Reports:

Attorney – Attorney to Obtain Title Policy: Daily report of all loans where the K67 scheduled date is not null and the K67 actual date is null. This report alerts the attorney to obtain title policy from the title company. (Action Required).

*****If the Title Policy was obtained by your office, you will need to notate VendorScape or Desktop stating that the title policy has been received/obtained and you will need to complete the K67 actual date to ensure loan falls off of the report*****

Assignments

Please be advised that your office should NOT be foreclosing in the name of MERS.

- Effective March 1, 2011, Wells Fargo Post Closing Final Documents team will be drafting assignments for all delinquent MERS and Private Investor Loans. This will include any intervening assignments as well.
- Attorney:** As of 5/27/11, you are to no longer to prepare an Assignment of Mortgage (AOM) (regardless of the referral date)

Follow these procedures:

STEP	ACTION
1	After pulling title and it is determined an assignment is needed, log on to MSP and review MAS1/USR3, "FD AOM VALDIDTN" field (press F8 twice) and review the status of the assignment.
2	If the field displays "0" "Assignment Not Needed" WFHM has already reviewed the chain of title and an assignment is not needed. If your office determines that an assignment is needed, please contact your liaison with the details as to why an assignment is still needed.
3	If the field displays "1" "Assignment Process Started" or "2" "Assignment Sent to County for Recording" <ul style="list-style-type: none"> Determine if you may proceed with foreclosure without the recorded assignment If you determine you are unable to proceed, email FDAssignmentDesk@wellsfargo.com

	<ul style="list-style-type: none"> ○ Escalation in subject line of email ○ Loan # ○ Date the Assignment is needed by ○ Assignor and Assignee ○ If the assignment is required to be recorded prior to filing first legal, provide physical mailing address (Street Address, no P.O . boxes) and executed assignment will be sent via overnight mail ○ The specific department or contact person the assignment should be sent to <ul style="list-style-type: none"> • Add event Assignment Issue/Problem in VendorScape or go to the File Transfer Form on the Tool Menu and launch the FC_DS_Assignment_Needed or FC_IHR_Assignment_Needed or FC_IHNR_Assignment_Needed process in Desktop and complete the DDF. Include the assignor and assignee information for the needed assignment. • Once you receive the executed assignment, record the assignment with the county. • Retrieve the recorded assignment and complete the task Assignment Problem Corrected in VendorScape or complete the Executed Assignment Received by Attorney event in Desktop with the date the assignment was recorded. • Proceed with the foreclosure process. Adhere to the document handling process as outlined in the Foreclosure Manual in regards to faxing a copy of the recorded assignment to Wells Fargo (see Documents Obtained by your Office) <p>IMPORTANT: Document Handling Procedure-</p> <p><u>If you currently are in possession of the original collateral file and related documents:</u></p> <ol style="list-style-type: none"> (1) Complete Appendix T-Assignment Cover Page indicating that you are in possession of the Original AOM Document and will maintain it with the other original documents in the Collateral file (2) Submit a copy of the recorded AOM document along with completed, signed Appendix T-Assignment Cover Page through Desktop (3) File and maintain the AOM with the other collateral documents (4) Return Original AOM along with other Original collateral documents to WFHM at the completion, suspension or removal of the foreclosure action <p><u>If you are NOT in possession of the original collateral file and related documents</u></p> <ol style="list-style-type: none"> (1) Retain a copy of the recorded AOM and (2) Return original, recorded AOM to the following address: Wells Fargo Home Mortgage Mac X9999-018 PO Box 1629 Minneapolis, MN 55440 <p>Upon receipt by WFHM, the AOM will be imaged and shipped to document custody to be included in the collateral file.</p> <p><i>Adhere to the document handling process as outlined in the Foreclosure Manual in regards to faxing a copy of the recorded assignment doc handling process may need to be reviewed and altered based on the above change.</i></p>
4	<p>If the field displays “2” “Assignment sent to County for Recording”</p> <ul style="list-style-type: none"> • If a copy of the executed assignment is needed, email DocOrderingHMEC@wellsfargo.com and request a copy <ul style="list-style-type: none"> ○ Specify in the body of the email that you require a copy of the unrecorded

	<p>executed assignment</p> <ul style="list-style-type: none"> • If a recorded copy of the assignment is required to proceed with first legal or foreclosure action email FDAssignmentDesk@wellsfargo.com and provide the following information: <ul style="list-style-type: none"> ○ Escalation in subject line of email ○ Loan # ○ Date the Assignment is needed by ○ Assignor and Assignee ○ Your physical mailing address (Street Address, no P.O. Boxes) ○ The specific department or contact person the assignment should be sent to • Add event Assignment Issue/Problem in VendorScape or go to the File Transfer Form on the Tool Menu and launch the FC_DS_Assignment_Needed or FC_IHR_Assignment_Needed or FC_IHNR_Assignment_Needed process in Desktop and complete the DDF. Includes the assignor and assignee information for the needed assignment. • Retrieve the recorded assignment and complete the task Assignment Problem Corrected in VendorScape or complete the Executed Assignment Received by Attorney event in Desktop with the date the assignment was recorded. • Proceed with the foreclosure process. Adhere to the document handling process as outlined in the Foreclosure Manual with regard to faxing a copy of the recorded assignment to Wells Fargo (see Documents Obtained by your Office) <p><i>The original assignment that was previously sent will either be rejected or returned to Wells Fargo or the county may record it. If recorded, there will not be any impact on the Attorney's ability to proceed with foreclosure action.</i></p>
5	<p>If the field displays "3" "Recorded Assignment received from County"</p> <ul style="list-style-type: none"> • Email or send an intercom to <u>your</u> liaison and request a copy of the recorded assignment (specify in the body of the email if you require a copy or the original is required)
6	<p>If the "FD AOM VADIDTN" field does not display a 1, 2, or 3</p> <ul style="list-style-type: none"> • Add event Assignment Issue/Problem in VendorScape or go to the File Transfer Form on the Tool Menu and launch the FC_DS_Assignment_Needed or FC_IHR_Assignment_Needed or FC_IHNR_Assignment_Needed process in Desktop and complete the DDF. Include the assignor and assignee information for the needed assignment. • Retrieve the recorded assignment and complete the task Assignment Problem Corrected in VendorScape or complete the Executed Assignment Received by Attorney event in Desktop with the date the assignment was recorded. • Proceed with the foreclosure process. Adhere to the document handling process as outlined in the Foreclosure Manual in regards to faxing a copy of the recorded assignment to Wells Fargo (see Documents Obtained by your Office)

*****This is only for escalated requests where Wells Fargo could face sanctions, miss a hearing, miss a sale, or halt foreclosure completely if not corrected immediately*****

WFHM Post Closing Team: Base the initial selection for assignment creation on loans that are >90 delinquent (or based on referral criteria set forth by the investor) and not yet referred to an attorney.

STEP	ACTION
1	Review the loan/chain of title to determine if an assignment is required

2	Prepare Assignment and image a copy of the executed unrecorded assignment prior to being submitted for recording in LIV (Loan Image Viewer)
3	Submit Assignment for recording to the county
4	Receive Recorded Assignment back from county and image a copy of the executed recorded assignment upon receipt from the county in LIV
5	Track Assignment (3 Stages) <ul style="list-style-type: none"> • MSP: MAS1/USR3, "FD AOM VALDIDTN" field (Page 3, position 6, field 4C) with one of the three valuables: <ul style="list-style-type: none"> ○ 0=Assignment Not Needed ○ 1=Assignment Process Started ○ 2=Assignment Sent to County for Recording ○ 3=Recorded Assignment received from County

Note: The FD Assignment Desk mail box will provide a 72 hour turn time for providing documents back to the requested firm

Foreclosure Mail

STEP	ACTION
1	<p>Attorney: Your office may receive documentation from the court pertaining to the foreclosure action. Retain these documents and place in your archived file upon completion of the foreclosure. See Appendix A for examples of unnecessary mail that does not need to be sent.</p> <ul style="list-style-type: none"> • Only send "critical documents" (Refer to Appendix A) to the appropriate department within Wells Fargo or your liaison. • To expedite the handling of any documentation that is sent, please make sure that the package is addressed appropriately. For the correct way to address the envelope/package, refer to Appendix A.
2	<p>Liaison: If you receive critical mail documents from the Attorney, consult with your manager.</p>

Documents Obtained by your office

STEP	ACTION
1	<p>Attorney: Any recorded mortgages, title policies, recorded assignments, Bailee letters, or LNA, OBTAINED by your office on behalf of Wells Fargo, need to be faxed with the following completed cover sheet directly to our imaging department at:</p> <p style="text-align: center;">FAX: 877-816-0144</p>
2	Please ensure that all of the information is submitted timely and that each document is faxed with a separate cover sheet.
3	The original document should then be retained with the foreclosure file unless the loan is reinstated.
4	If the loan is reinstated, please return the Original Note or LNA, and if applicable the original

	<p>recorded mortgage, to the following address:</p> <p style="text-align: center;">Wells Fargo Home Mortgage Document Management MAC X9999-01Q 2701 Wells Fargo Way 2nd Floor Minneapolis, MN 55467-8000</p> <p>Below is an actual fax cover sheet to be copied and used:</p>
	<p style="text-align: center;">Firm Name on behalf of Wells Fargo Home Mortgage Default Doc Department</p> <p>Date: _____</p> <p># Pages Excluding Cover Sheet: _____</p> <p>Borrow Name: _____</p> <p>Loan Number: _____</p> <p>WFHM Client (Circle One) 106 472 591 685 708 936</p> <p>Please image the attached document (one per cover sheet) on the above referenced loan & corresponding image type:</p> <p style="padding-left: 40px;">_____ Note/LNA (03300)</p> <p style="padding-left: 40px;">_____ Bailee Letter (20070)</p> <p style="padding-left: 40px;">_____ Recorded Mortgage/DOT (03000)</p> <p style="padding-left: 40px;">_____ Recorded Assignments (00600)</p> <p style="padding-left: 40px;">_____ Title Policy (04700)</p> <p style="text-align: center;"><i>Please retain recorded document with the foreclosure file unless requested</i></p>

eNote Procedures

What is an eMortgage?

An eMortgage is a mortgage for which the promissory note and possibly other documents are created and stored electronically rather than by using traditional paper documentation that has a pen and ink signature.

What is an eNote?

An eNote is a promissory note or other promise by the borrower to repay a debt obligation that is in the form of an electronic record and has been electronically signed by the borrower.

How do I know if I receive an eNote Foreclosure Referral?