
Deed-in-lieu (DIL) policy / Special programs

Subject to investor and insurer approval, the borrower is allowed a DIL if their short sale marketing period expires without an acceptable offer, with the following requirements:

- Borrower must provide clear and marketable title.
- There must be no adverse change in property condition during the DIL process.
- Property must be left in broom clean condition.
- Occupants must vacate the property within 30 days of the DIL agreement.
- If the property involved is rental property, the borrower must provide a signed Non-Owner Occupant Certification from each occupant who may receive relocation assistance payment because they will be required to relocate.
- The borrower must also provide proof that the property is the primary residence of the non-owner occupant(s). Acceptable documentation includes a lease agreement, copies of utility or phone bills, etc.

Average timelines

- **Issuance of a Short Sale Agreement:** While decisions are generally made within 30 days, servicer is allowed 45 calendar days and if unable to make a decision, will notify borrower on or before the 45th day and provide written updates every 15 calendar days until a decision is reached.
- **Borrower returns the Short Sale Agreement to servicer:** 14 days
- **Marketing of property:** 120 Days
- **Borrower submits offer to servicer:** Within three days of receipt of offer
- **Servicer decision after offer submittal:** 10 days
- **Closing:** 45 days after approval, or earlier when requested by borrower or required by state law

Please note that timeframes will vary based on investor, Mortgage Insurance Company or, Second Lien holder approval.

Contact information

Borrowers can reach out to their Single Point of Contact for questions at any time, or call their specific Wells Fargo line of business listed below:

Wells Fargo Home Mortgage:	1-800-678-7986
Wells Fargo Home Equity:	1-866-970-7821
Wells Fargo Financial:	1-866-421-6043
Wells Fargo Financial Cards	1-800-732-7373

Third party vendors

Wells Fargo uses vendors from time to time throughout the Short Sale process, with vendors contacting Wells Fargo directly.

Last updated on 12/05/2011

This guidance does not apply to mortgage loans that are:

- Owned or guaranteed by Fannie Mae or Freddie Mac
- Insured or guaranteed by the Veterans Administration or the Department of Agriculture's Rural Housing Service
- Insured by the Federal Housing Administration

In addition, the guidelines above apply only to investors and/or insurers that are participating in the federal government's Home Affordable Modification Program. Guidelines cited herein are subject to periodic changes based on program revisions from Treasury, investors and insurers. Participation in HAMP does not relieve any party to the transaction of their obligation to comply with any laws or judicial requirements of the state, county or city in which the property is located.

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Wells Fargo Hamp Guidelines

**United States. Congress. Senate.
Committee on Banking, Housing, and
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Foreclosure Mitigation Under the Troubled Asset Relief Program United States. Congressional Oversight Panel, 2009 *Troubled Asset Relief Program* Gene L. Dodaro, 2010 The sixth report on the Troubled Asset Relief Program TARP focuses on the Department of the Treasury's Treasury efforts to establish its Home Affordable Modification Program HAMP This 60 day report examines 1 the design of HAMP's program features with respect to maximizing assistance to struggling homeowners 2 the analytical basis for Treasury's estimate of the number of loans that are likely to be successfully modified using TARP funds under HAMP and 3 the status of Treasury's efforts to implement operational procedures and internal controls for HAMP Charts and tables **Preserving Home Ownership** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2010 **Progress of the Making Home Affordable Program** United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity, 2010

Step by Step Loan Modification eBook, *Are There Government Barriers to the Housing Market Recovery?* United States. Congress. House. Committee on Financial Services. Subcommittee on Insurance, Housing, and Community Opportunity, 2011 Factors Affecting Implementation of the Home Affordable Modification Program Neil Barofsky, 2010-11

Troubled Asset Relief Program Matthew J. Scire, 2010-11 Congress created the Troubled Asset Relief Program TARP to among other things preserve homeownership and protect home values In March 2009 the U S Department of the Treasury Treasury announced the Home Affordable Modification Program HAMP as its cornerstone effort to achieve these goals This report examines 1 the extent to which HAMP servicers have treated borrowers consistently and 2 the actions that Treasury has taken to address the challenges of trial modification conversions negative equity redefaults and program stability The report obtained information from 10 servicers that account for 71 percent of HAMP funds and spoke with Treasury Fannie Mae and Freddie Mac officials Includes recommendations Illus TARP Foreclosure Mitigation Programs United States. Congressional Oversight Panel, 2011 **Lawyer's Desk Book, 2017 Edition (IL)** Shilling, 2016-12-15 Lawyer's Desk Book is an extraordinary guide that you can't afford to be without Used by over 150 000 attorneys and legal professionals this must have reference supplies you with instant authoritative legal answers without exorbitant research fees Packed with current critical information Lawyer's Desk Book includes Practical guidance on virtually any legal matter you might encounter real estate transactions trusts divorce law securities mergers and acquisitions computer law tax planning credit and collections employer employee relations personal injury and more over 75 key legal areas in all Quick answers to your legal questions without having to search stacks of material or wade through pages of verbiage Key citations of crucial court cases rulings references code sections and more More than 1500 pages of concise practical insightful information No fluff no filler Just the facts you need to know The Lawyer's Desk Book 2017 Edition incorporates recent court decisions legislation and administrative rulings Federal statutes and revised sentencing guides covered in this edition reflect a growing interest in

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