
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

H Kauffman

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

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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

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Troubled Asset Relief Program (SIGTARP) Neil Barofsky,2011-04 *Examining Local Efforts to Address the Continuing Foreclosure Crisis* United States. Congress. House. Committee on Oversight and Government Reform. Subcommittee on Domestic Policy,2011 Home Foreclosures United States. Congress. House. Committee on the Judiciary. Subcommittee on Commercial and Administrative Law,2010

The Recently Announced Revisions to the Home Affordable Modification Program (HAMP) United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity,2010

Julius Cahn's Official Theatrical Guide ,1897 *The Worsening Foreclosure Crisis* United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Administrative Oversight and the Courts,2010 Clearinghouse Review ,2008 *The Julius Cahn-Gus Hill Theatrical Guide and Moving Picture Directory* ,1899

Predatory Lending and the Destruction of the African-American Dream Janis Sarra,Cheryl L. Wade,2020-07-09 Examines predatory practices in mortgage markets to provide invaluable insight into the racial wealth gap between black and white Americans **Lender Liability - Fifth Edition** A. Barry Cappello,2014-06-01 Lender Liability Fifth Edition is the leading one volume work on the subject This area of the law has grown and matured significantly over the years and is now recognized as a distinct body of law that is the basis of thousands of lawsuits filed over the last decade Written for both lenders and borrowers attorneys Lender Liability discusses the basics and more advanced issues relating to lender liability Topics include 1 an extended analysis of where and how lender liability problems arise 2 common law and statutory theories of liability 3 bankruptcy concerns and 4 lawsuits against failing or failed financial institutions A sample complaint request for production of documents interrogatories and jury instructions are included on CD for easy use The work also includes as well tables of state and federal cases and statutes rules and regulations This brand new edition has been completely revised reorganized and updated It conforms now to the evolution and maturity of Lender Liability as an accepted cited and well litigated area of commercial and consumer litigation Lender Liability as a body of law has evolved from traditional contract and tort theories to include causes of action based in the Uniform Commercial Code including the covenant of good faith and fair dealing This handy reference work is ideal for either the experienced practitioner or the neophyte involved in representing an institution or client whose interests involve bank liability

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Table of Contents Wells Fargo Hamp Guidelines

1. Understanding the eBook Wells Fargo Hamp Guidelines
 - The Rise of Digital Reading Wells Fargo Hamp Guidelines
 - Advantages of eBooks Over Traditional Books
2. Identifying Wells Fargo Hamp Guidelines
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Wells Fargo Hamp Guidelines
 - User-Friendly Interface
4. Exploring eBook Recommendations from Wells Fargo Hamp Guidelines
 - Personalized Recommendations

- Wells Fargo Hamp Guidelines User Reviews and Ratings
- Wells Fargo Hamp Guidelines and Bestseller Lists
- 5. Accessing Wells Fargo Hamp Guidelines Free and Paid eBooks
 - Wells Fargo Hamp Guidelines Public Domain eBooks
 - Wells Fargo Hamp Guidelines eBook Subscription Services
 - Wells Fargo Hamp Guidelines Budget-Friendly Options
- 6. Navigating Wells Fargo Hamp Guidelines eBook Formats
 - ePub, PDF, MOBI, and More
 - Wells Fargo Hamp Guidelines Compatibility with Devices
 - Wells Fargo Hamp Guidelines Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Wells Fargo Hamp Guidelines
 - Highlighting and Note-Taking Wells Fargo Hamp Guidelines
 - Interactive Elements Wells Fargo Hamp Guidelines
- 8. Staying Engaged with Wells Fargo Hamp Guidelines
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Wells Fargo Hamp Guidelines
- 9. Balancing eBooks and Physical Books Wells Fargo Hamp Guidelines
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Wells Fargo Hamp Guidelines
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Wells Fargo Hamp Guidelines
 - Setting Reading Goals Wells Fargo Hamp Guidelines
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Wells Fargo Hamp Guidelines
 - Fact-Checking eBook Content of Wells Fargo Hamp Guidelines

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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