

Wells Fargo Home Affordable Foreclosure Alternatives (HAFA) Matrix

All servicers that have signed agreements with the U.S. Department of the Treasury (Treasury) to participate in the Home Affordable Modification Program (HAMP) must consider eligible borrowers who do not qualify for HAMP for other foreclosure prevention options including Home Affordable Foreclosure Alternatives (HAFA) which includes short sale and deed-in-lieu. However, each servicer has some discretion in determining additional eligibility criteria and certain program rules. In order to assist borrowers and their representatives in understanding any unique components of a servicer's HAFA Policy, Treasury has developed this HAFA Matrix.

The summary information in this matrix is prepared solely by Wells Fargo and does not represent any determination by the Treasury as to the servicer's compliance with the Treasury's policies and guidance for HAFA. Treasury does not endorse any language or policy described in this matrix. Any questions regarding the information contained in this matrix should be directed solely to Wells Fargo.

Eligibility requirements

Treasury's guidelines state that a loan meets the basic eligibility criteria if the servicer verifies that all of the following conditions are met:

- The mortgage is a first lien originated on or before January 1, 2009.
- The mortgage is delinquent or default is reasonably foreseeable.
- The current unpaid principal balance is less than or equal to:
 - \$728,750 for a one-unit property
 - \$934,200 for a two-unit property
 - \$1,129,250 for a three-unit property
 - \$1,403,400 for a four-unit property
- The property is not condemned.

Treasury requires that a borrower have a documented financial hardship, evidenced by a signed Hardship Affidavit or Request for Mortgage Assistance (RMA), wherein the borrower has represented that he or she does not have sufficient liquid assets to make the monthly mortgage payments.

If a borrower is current or less than 60 days delinquent and would like to be considered, they may still be eligible pending further review of their financial situation.

Loans with a scheduled foreclosure date may still be considered for HAFA depending on the timing of the scheduled foreclosure sale.

Wells Fargo Hamp Guidelines

A. Barry Cappello

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 **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

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 Examining Local Efforts to Address the Continuing Foreclosure Crisis United States. Congress. House. Committee on Oversight and Government Reform. Subcommittee on Domestic Policy, 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

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Factors Affecting Implementation of the Home Affordable Modification Program Neil Barofsky,2010-11 *Troubled Asset Relief Program (SIGTARP)* Neil Barofsky,2011-04 *Step by Step Loan Modification eBook* , **Home Foreclosures** United States. Congress. House. Committee on the Judiciary.

Subcommittee on Commercial and Administrative Law,2010 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

Foreclosure Prevention United States. Congress. House. Committee on Oversight and Government Reform,2010 **The Worsening Foreclosure Crisis** United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Administrative Oversight and the Courts,2010 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 **The Need for National Mortgage Servicing Standards**

United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing, Transportation, and Community Development,2011 **Clearinghouse Review** ,2009 *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

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