WELLS FARGO HOME MORTGAGE

Attention Wells Fargo and Wachovia customers

Get answers to your questions

Learn about options that may help you overcome payment challenges

Understand how you may be able to keep your home and avoid foreclosure

Find out ways to help you get back on track

Connect with helpful resources such as housing counselors and learn about online tools available to you

Are you a Wells Fargo or Wachovia mortgage customer facing mortgage payment challenges? If so, we invite you to get the answers you need at a free workshop being held right in your community.

Connecticut Convention Center - Ballroom A, B and C
100 Columbus Boulevard
Hartford, CT 06103
December 20, 2011
9:00am - 7:00pm
Free Parking

You'll personally meet with a Wells Fargo representative who will confidentially discuss your financial concerns and options. Plus, you get the opportunity to see if you're eligible for a loan modification under the government's *Home Affordable Modification Program*.

For more information, call 1-800-405-8067

Sign up by **December 18, 2011**
at www.wfhmevents.com/leadingthewayhome

Walk-ins welcome but registration is recommended.

Wells Fargo Bank, N.A. is required by the Fair Debt Collection Practices Act to inform you that if your loan is currently delinquent or in default, as your loan servicer, we will be attempting to collect a debt, and any information obtained will be used for that purpose. However if you have received a discharge, and the loan was not reaffirmed in the bankruptcy case, Wells Fargo Bank, N.A. will only exercise its right as against the property and is not attempting any act to collect the discharged debt from you personally.

We are required by the Fair Credit Reporting Act (FCRA) to accurately report the status of your loan to the Credit Bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

With respect to those loans secured by property located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

EQUAL HOUSING LENDER

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