

**IMPORTANT INFORMATION ABOUT ELIGIBILITY TO RECEIVE
A PAYMENT RELATED TO A MORTGAGE YOU OBTAINED FROM
WELLS FARGO.**<<Date>>
<<mail id>><<Borrower Name>>
<<Street Address 1>>
<<Street Address 2>>
<<City, State Zip Code>>Re: Wells Fargo Loan Number NNNNNNNN
Loan Date: Month DD, 20YY
Borrowers:<<Borrower Name1>>

You are eligible to receive a payment of at least <<\$X,XXX.00>> from a United States Department of Justice (“DOJ”) settlement (or “Consent Order”) with Wells Fargo Bank, N.A. (“Wells Fargo”) over allegations of mortgage lending discrimination. The settlement is described in the Frequently Asked Questions provided with this letter.

Records show that you received one or more Wells Fargo mortgage loans between 2004 and 2009 and that you are African-American or Hispanic. If this information is correct and you wish to receive payment from the settlement, you must complete and return the enclosed Participation Form. Only those borrowers who return a valid Participation Form are eligible to receive a payment from the settlement.

Return the enclosed Participation Form postmarked by
TUESDAY, JUNE 25, 2013
to participate in the settlement and qualify to receive a payment.

Because of the large number of borrowers affected by this settlement, an independent administrator named Epiq Class Action & Claims Solutions, Inc. (“Epiq”) will be contacting eligible borrowers and distributing payments. In early 2014, Epiq expects to mail you a letter with the exact amount of your payment, along with a form called a Release. You will need to sign a Release in order to accept your payment amount. By signing a Release, you agree to accept the payment in exchange for releasing any and all individual claims against Wells Fargo that relate to the allegations in the DOJ’s lawsuit. Only the borrowers who sign a Release will receive payment. Once Epiq has processed your Release, a check will be mailed to you. The monetary amount listed above is the minimum amount that you will receive for all of your eligible Wells Fargo mortgage loans.

Your participation in this settlement is optional, and it is designed to be an easy process. You do not need to retain an attorney or use a claims filing service in order to receive payment from the settlement. However, you are free to consult an attorney of your choice to discuss whether to participate and to obtain more information regarding the settlement’s possible financial impact on you. Please note that retaining an attorney will not cause you to receive your payment more quickly or increase the amount of your payment.

Participation in this settlement does not change the terms of your mortgage loan(s), including your obligations related to payment, modification, or foreclosure. If you are an eligible borrower and filed for bankruptcy after obtaining any eligible Wells Fargo mortgage loan(s), even if your bankruptcy case has been closed, you will need to determine if you have any obligations to the Bankruptcy Court because of this settlement. You should contact the attorney who represented you to discuss whether the money that you are eligible to receive may be an asset of your bankruptcy estate. If you filed without an attorney and still do not have one, you should advise the trustee who was assigned to your case that you are eligible to receive money as a result of this settlement.

If you have questions about the settlement, or if any of your contact information changes, please call 1-866-329-5282 or email info@WellsFargoDOJConsentOrder.com. The settlement administrator and the United States cannot offer advice on whether you should participate in the settlement.

Sincerely,

A handwritten signature in black ink, appearing to read "Steven H. Rosenbaum". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Steven H. Rosenbaum
Chief
Housing and Civil Enforcement Section
Civil Rights Division

Para ver este mensaje en español, volteé la página

WELLS FARGO-DOJ CONSENT ORDER FREQUENTLY ASKED QUESTIONS

What is this settlement about?

The DOJ filed a lawsuit against Wells Fargo claiming that it discriminated against qualified African-American and Hispanic borrowers in its mortgage lending from 2004 through 2009. The complaint alleges that Wells Fargo discriminated by steering thousands of African-American and Hispanic wholesale and retail borrowers into subprime mortgages when non-Hispanic white borrowers with similar credit profiles received prime loans. All the borrowers who were allegedly discriminated against qualified for Wells Fargo prime mortgage loans according to Wells Fargo's own underwriting criteria. The complaint also alleges that Wells Fargo discriminated by charging approximately 30,000 African-American and Hispanic wholesale borrowers higher fees and rates than non-Hispanic white borrowers because of their race or national origin rather than the borrowers' credit worthiness or other objective criteria related to borrower risk. Wells Fargo denies these allegations.

The DOJ and Wells Fargo agreed on a settlement (or "Consent Order"), which was approved by the United States District Court for the District of Columbia on September 21, 2012. The settlement, among other provisions, established a \$184.3 million fund to pay African-American and Hispanic borrowers identified as eligible borrowers by the DOJ.

How could I have been discriminated against?

The DOJ claims that Wells Fargo discriminated because of race and national origin by charging higher broker rates and fees to African-American and Hispanic wholesale borrowers. The DOJ also claims that African-American and Hispanic wholesale and retail borrowers were more likely to be placed in subprime loans than non-Hispanic white borrowers who had similar credit qualifications.

Documents related to the lawsuit and settlement can be found under the heading "United States v. Wells Fargo Bank, NA (D.D.C.)" at <http://www.justice.gov/crt/about/hce/caselist.php>.

Who is included in the settlement?

To be eligible for compensation, a borrower must have obtained a mortgage loan from Wells Fargo between January 1, 2004, and December 31, 2009, and at least one borrower on the loan must be African-American or Hispanic. The borrower must also be identified by the DOJ as a borrower who may have been overcharged broker fees and rates, or who may have received a subprime loan even though the borrower may have been eligible for a prime loan. You do not have to currently have a loan from Wells Fargo, and it does not matter whether your loan went into default or foreclosure.

Is this the same as settlements with Wells Fargo about foreclosure and loan servicing?

No. This involves only the DOJ's lending discrimination settlement with Wells Fargo. It is separate from both the Independent Foreclosure Review and the National Mortgage Settlement with the United States and state Attorneys General that includes the nation's five largest mortgage servicers. You can get more information on the National Mortgage Settlement, including information about loan modifications or other relief that you may qualify for, at www.nationalmortgagesettlement.com.

WELLS FARGO-DOJ CONSENT ORDER FREQUENTLY ASKED QUESTIONS

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Who is Epiq? Why is Epiq contacting me?

The settlement provides for an independent administrator to contact people whom the DOJ identifies as eligible borrowers and distribute payments at no cost to borrowers. Epiq Class Action & Claims Solutions, Inc. is the independent administrator. Epiq's activities will be overseen by the DOJ, and all of Epiq's costs and expenses will be paid by Wells Fargo. The DOJ will make a public announcement when Epiq begins to contact identified borrowers by mail and phone. You should treat any mailings or phone calls that tell borrowers they must pay to participate in the settlement, or any unsolicited contact claiming to be related to the lending discrimination settlement – other than from Epiq, the DOJ, or your local U.S. Attorney's office – as a scam. Any potential scams related to the Wells Fargo fair lending settlement should be immediately reported to Epiq at 1-866-329-5282.

What do I do next?

If you want to participate in the settlement, return the enclosed Participation Form postmarked by **TUESDAY, JUNE 25, 2013**. We will then send you a notice acknowledging receipt of your Participation Form and informing you if we need any more information. In early 2014, everyone who submitted valid Participation Forms will be mailed letters with their exact payment amounts. Once you receive that letter, you will need to sign a Release to formally accept the payment amount and to receive a check.

How will the settlement handle loans with multiple borrowers?

Each borrower listed on the loan must complete and return a Participation Form in order to participate in the settlement. If there are multiple borrowers on the same loan, each borrower must sign and return a separate Participation Form. One or more borrowers can choose to participate in the settlement even if other borrowers listed on the same loan do not do so. Only those borrowers who return a valid Participation Form can participate in the settlement. Each borrower must also sign a Release (which will be mailed to you in early 2014) to receive a check.

Each borrower listed on the loan who returns a valid Participation Form and a signed Release by the applicable deadlines will receive an individual check for a pro-rata share of the total settlement payment due to the loan. Epiq and the DOJ will not mediate disputes between borrowers on whether to sign the Participation Form or the Release or on the amount of compensation to which each borrower is entitled.

What if a borrower listed on the first page of this letter did not receive a letter about this settlement?

Epiq, the DOJ, and the local U.S. Attorneys' Offices will make their best efforts to contact all borrowers who are eligible to participate in this settlement. If a borrower listed on the first page did not receive a letter about the settlement, please ask them to contact Epiq at 1-866-329-5282 or info@WellsFargoDOJConsentOrder.com.

What if a borrower named on the first page of this letter has died or is no longer competent to handle his or her own affairs?

If a borrower listed on the Participation Form has died or is no longer competent to handle his or her own affairs, the amount that the borrower is eligible to receive may go to his or her estate. Please call Epiq at 1-866-329-5282 for special instructions.

WELLS FARGO-DOJ CONSENT ORDER FREQUENTLY ASKED QUESTIONS

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What if one of the borrowers named on the first page of this letter filed for bankruptcy after obtaining the eligible Wells Fargo mortgage loan(s)?

If an eligible borrower filed for bankruptcy after obtaining any eligible Wells Fargo mortgage loan(s), even if that bankruptcy case has been closed, then that eligible borrower needs to determine if he or she has any obligations to the Bankruptcy Court because of this settlement. The eligible borrower should contact the attorney who represented him or her to discuss whether the money the borrower is eligible to receive may be an asset of the bankruptcy estate. If the eligible borrower did not file with an attorney and still does not have one, the borrower should advise the trustee who was assigned to the bankruptcy case that the borrower is eligible to receive money as a result of this settlement.

I no longer live at the address associated with the Wells Fargo loan. Can I still participate in the settlement?

Yes.

What if a borrower did not receive a letter but believes that he or she is an eligible borrower and should be part of this settlement?

If you did not receive a letter addressed to you about this settlement, but you believe that you are entitled to receive a payment in this settlement, complete the Eligibility Determination Request Form available at www.WellsFargoDOJConsentOrder.com. Epiq and the DOJ will review your information and inform you about your eligibility or non-eligibility in the settlement. All decisions on eligibility are final.

How do I contact the United States Department of Justice directly regarding the settlement?

Epiq, the independent administrator, can most likely answer questions you may have about this settlement. To contact Epiq, call 1-866-329-5282 or send an email to info@WellsFargoDOJConsentOrder.com. If Epiq cannot answer your question, Epiq will consult with the DOJ, who may contact you directly.

* * *

This information package is only a summary. Use the contact information above if you have questions or need more information about the settlement.



WELLS FARGO-DOJ CONSENT ORDER PARTICIPATION FORM

**TO PARTICIPATE IN THE SETTLEMENT
RETURN THIS FORM POSTMARKED BY TUESDAY, JUNE 25, 2013**

<<mail id>>

<<Borrower Name>>
<<Street Address 1>>
<<Street Address 2>>
<<City, State Zip Code>>

By signing below, I certify that:

1. I obtained the following loan(s) from Wells Fargo:

Wells Fargo loan #<<loan number1>> dated on or about <<origination date1>> for residential property located at <<property address1>>

<<Wells Fargo loan #<<loan number2>> dated on or about <<origination date2>> for residential property located at <<property address2>>>>

<<Wells Fargo loan #<<loan number3>> dated on or about <<origination date3>> for residential property located at <<property address3>>>>

2. I am either African-American/black or Hispanic/Latino.
3. I am interested in participating in the settlement described in the letter that accompanied this form.
4. The information I have provided on this form is true and correct to the best of my knowledge.

PLEASE TURN OVER

WELLS FARGO-DOJ CONSENT ORDER PARTICIPATION FORM

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So that we can confirm that you are entitled to payment, you must complete the following information and sign below to participate in the settlement:

<p><i>Skip this section if your mailing address as shown on Page 1 is correct</i></p> <p><input type="checkbox"/> My mailing address as shown above is incorrect.</p> <p>Postal Address: _____</p> <p>City, State, Zip: _____</p>

Borrower Name: _____

Phone Number: _____ Email address: _____

Date of Birth: ____/____/____ SSN last four digits: XXX-XX-_____

Por favor envíeme futuras comunicaciones en español. (Si esta caja no es marcada, futuras comunicaciones serán enviadas en inglés.) [Please send future communications to me in Spanish. (If this box is left blank, future communications will be in English.)]

Please send future communications to my attorney/other representative listed below. (If this box is left blank, future communications will be sent to you.) Please attach proof of representation.

Name and Title: _____

Address: _____

Phone Number: _____ Email address: _____

Signature: _____ **Date Signed:** _____

Signed by: Borrower Representative

Mail completed Participation Form to:

Wells Fargo-DOJ Consent Order Administrator
PO Box 5053
Portland, OR 97208

Please call 1-866-329-5282 or email info@WellsFargoDOJConsentOrder.com if you have any questions about how to complete this form, if any of the information on this form is inaccurate, or if any of your contact information changes.