

**WELLS  
FARGO**

Wells Fargo Servicing Center  
Home Equity Payment Processing  
[REDACTED]  
PO Box 31557  
Billings, MT 59107  
Wellsfargo.com

December 14, 2016

Subject: Future contact information for your records

Dear [REDACTED]

My name is [REDACTED] I am a Wells Fargo home preservation specialist writing you with an important reminder about how to contact Wells Fargo Home Equity if you require assistance in the future.

Please hold onto this letter with my contact information. I am now your assigned home preservation specialist should you have a change in circumstance that would affect your qualifications or need for further assistance please call me at the number listed below. If you have difficulty reaching me, simply call the phone number below for assistance, during these hours: Monday-Friday, 7:00 a.m. to 7:00 p.m. Central Time.

Sincerely,

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

**CALIFORNIA RESIDENTS:** With respect to those accounts 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](http://www.ftc.gov).