



WFHM Affidavit Processing Training

Module 1: Course Overview

Course Description

This training course is designed to meet the goals that Wells Fargo Home Mortgage has set forth to execute judgment affidavits for court filing in the state of New Jersey. This course is designed to train the Reviewer/Signer of judgment affidavits the process in which Wells Fargo will receive, review, sign, and notarize the judgment affidavits. While there are currently seven main roles in the judgment affidavit process: document preparer, reviewer/signer, exceptions processor, notary, quality controller, shipping and imaging processor, and team lead, the focus of this training will be on the reviewer/signer role with a high-level overview of the other roles in the process. Job aids have been provided for details on the document preparer, reviewer/signer, exception processor, notary, quality controller, shipping and imaging processor and team lead roles. Although this instructor-lead training module is focused on the reviewer/signer role, all individuals involved in the process are expected to attend this training, regardless of role, to gain foundational knowledge of the judgment affidavit process, the importance of the reviewer/signer role and the responsibilities of the reviewer/signer role, as all other roles in the process are in support of the reviewer/signer.

It is important to note that a judgment affidavit is a legal document submitted to a court of law. The in-depth details of a judgment affidavit will be explored in this course. When a Wells Fargo team member signs the document in the presence of a notary, the document is filed with the court and can be used in court proceedings relating to a foreclosure.

***NOTE: The signer (Affiant) may be asked to appear in a legal proceeding (deposition) if there are any disputes as to the accuracy or validity of the affidavit they have executed.

PAP: For PAP process information, refer to the CORE PAP Workbook>Introduction.

Course Objectives

The overall objectives of this course include:

- List your role responsibilities; Explain the importance of your role to our customers, Wells Fargo, the courts, and our Shareholders.
- Explain the purpose and design of the judgment affidavit process.
- Correctly discern judgment affidavits from other executables 100% of the time.
- Place affidavits that are in old New Jersey templates into the approved New Jersey state template with 100% accuracy.
- Review affidavits, correctly identifying exceptions 100% of the time.
- Correctly sign affidavits 100% of the time.
- Correctly notate MSP when the file has been signed.



WFHM Affidavit Processing Training

PAP: For PAP process information refer to the CORE PAP workbook Module 1: Course Overview
>Course Objectives.

Course Design

This course consists of 6 modules. Throughout these modules, you will be provided with activities and guided practice. It is also important to note that throughout the participant guides for each module, there are important references to job aids that you will need to perform your role to Wells Fargo compliance standards.

Module 1: Overview

Module 2: My Role and Responsibilities

Module 3: Dissecting a Judgment Affidavit and Beginning your Review process

Module 4: Reviewing Affidavits and Handling Exceptions

Module 5: Signing and Handing-Off the Affidavit

Module 6: Conclusion

The total duration of the course will be approximately two days.

Participant Expectations

As a participant that attends the training sessions, you will be expected to be able to meet all of the learning objectives stated earlier. In addition, throughout the course curriculum, you will be asked to complete and/or participate in activities that will provide hands on experience and test knowledge retention. At the end of the course all participants will be required to complete a Web Based Training (WBT) Module that includes an assessment and pass with a score of 100%.

*****Every participant will sign an acknowledgment statement to verify that they have completed and participated in the New Jersey Judgment Affidavit Training and understood all processes, procedures, and materials within the training. This statement will be held in your Wells Fargo personnel desk file.**

Exit Interview

A Senior Level Manager will conduct an exit interview with you at the conclusion of this course to assess the knowledge attained before you are permitted to review and sign judgment affidavits.

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WFHM Affidavit Processing Training

Module 2: My Role and Responsibilities

Introduction

The role of the reviewer/signer is to review and sign judgment affidavits. The document preparer, exceptions processor, notary, quality controller, shipping and imaging processor, and team lead will all support the reviewer/signer in their role. It is important for everyone to have an in depth understanding of their job responsibilities in the process. To get you started with this understanding, we will explore in this module four key concepts:

- What is a judgment affidavit
- The judgment affidavit process
- Your responsibilities and why they are important
- Tools you will use in the process

After this module, you should be able to:

- Explain what the reviewer/signer is attesting to when they sign a judgment affidavit
- List your role and responsibilities in the judgment affidavit process
- Explain the importance of your role to our customers, Wells Fargo, the courts, and our Shareholders
- Explain the purpose and design of the judgment affidavit process

What is a Judgment Affidavit

What is an affidavit?

As defined by Wells Fargo, an affidavit is a sworn statement in writing, usually requiring notarization. Notarization refers to the legal authentication of the signature in a written document.

Other common definitions include:

Wikipedia

"An affidavit is a formal sworn statement of fact, signed by the author, who is called the **affiant** or **deponent**, and witnessed as to the authenticity of the affiant's signature by a taker of oaths, such as a notary public or commissioner of oaths. The name is Medieval Latin for *he has declared upon oath*. An affidavit is a type of verified statement or showing, or in other words, it contains verification, meaning it is under oath or penalty of perjury and this serves as evidence to its veracity and is required for court proceedings."

Miriam Webster Dictionary

"a sworn statement in writing made especially under oath or on affirmation before an authorized magistrate or officer"



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Activity: Affidavit True or False

Directions: Statements regarding what an affidavit is will be displayed. Determine if it is a true or false statement. Be prepared to explain why it is true or false. Use the space below to take notes:

-
-
-

What is an affidavit used for?

You will be working with **judgment affidavits** used in the foreclosure process. The reviewer/signer will be reviewing and signing these affidavits as a representative of Wells Fargo (in some instances Wachovia). When the reviewer/signer executes (signs) the affidavit they are stating under oath that the information in the document is fact (accurate and true) to the court.

What exactly is a judgment affidavit?

Judgment affidavits are a sub-set of documents that are executed (signed) during the foreclosure process to prove that a borrower is in default. These documents include things like the reason for the default, the date the default began, a summary or detailed account of the amount of default or other information about the loan or the mortgaged property.

A judgment affidavit typically includes information about the borrower's debt in support of the requested foreclosure proceeding. In many states in which the foreclosure action is a judicial or "quasi" judicial proceeding, this document must be sworn under penalty of perjury and submitted to a court or to a clerk of court. This document must be executed in states in which the foreclosure is handled as a civil lawsuit and conducted under the oversight of the court.

There are currently 23 states that require judgment affidavits to be filed with the court during foreclosure, these are known as judicial process states:

CT, DE, FL, IA, IL, IN, KS, KY, LA, MD, ME, ND, NJ, NM, NY, OH, OK, PA, PR, SC, SD, VT, WI

These states require the foreclosure proceedings to be handled through the state's court of law. There are instances where a judgment affidavit will be required in other states, if it was found necessary. In either case, we must file an accurate judgment affidavit with the state.

The names of these types of affidavits vary from state-to-state, but some of the common names are:

- Certification of Proof of Amount Due
- Certification of Amounts Owning



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- Affidavit In Support of Motion of Summary Judgment
- Affidavit of Prove Up
- Affidavit of Status of Account and Military Affidavit
- Affidavit of Proof of Amount due and Non-Military Service
- Affidavit of Merit

Validation of the judgment affidavit must be completed to ensure the data within the affidavit is accurate based on information contained within Wells Fargo systems of record. Once the affidavit is validated, signed in the presence of a notary and notarized the affidavit will be sent to the attorney for submission to the court.

Activity: Describe a Judgment Affidavit

Directions: Take a moment to write down your own definition of what a judgment affidavit is. Be prepared to share with the class. Use the space below to write down your definition:

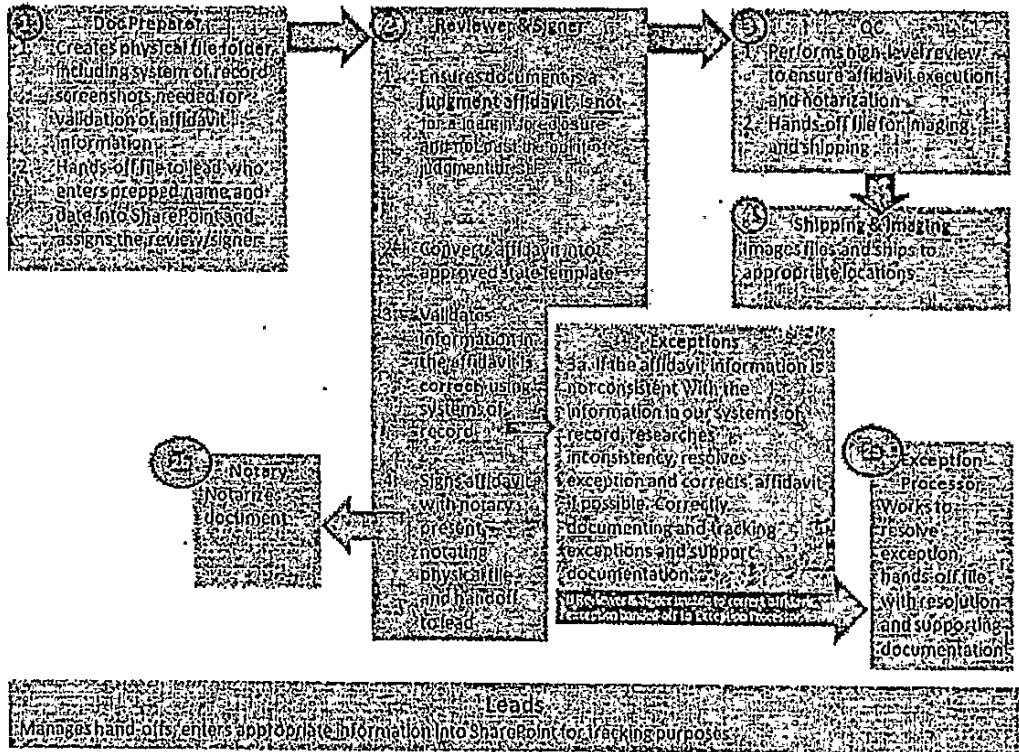
-
-
-

PAP: For PAP process information, refer to the CORE PAP workbook Module 2: My Role and Responsibilities > Judgment Affidavit Process.



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Judgment Affidavit Process



Why was the Judgment Affidavit process designed this way?

Wells Fargo has redesigned the judgment affidavit process to ensure that we are following the legal guidelines to protect the company and our interest in the property as well as the legal rights of our customers. The process ensures we print the physical materials needed by the court, address incorrect information in the affidavit, correctly sign the affidavit, track the process as needed, and image and ship the documents required.

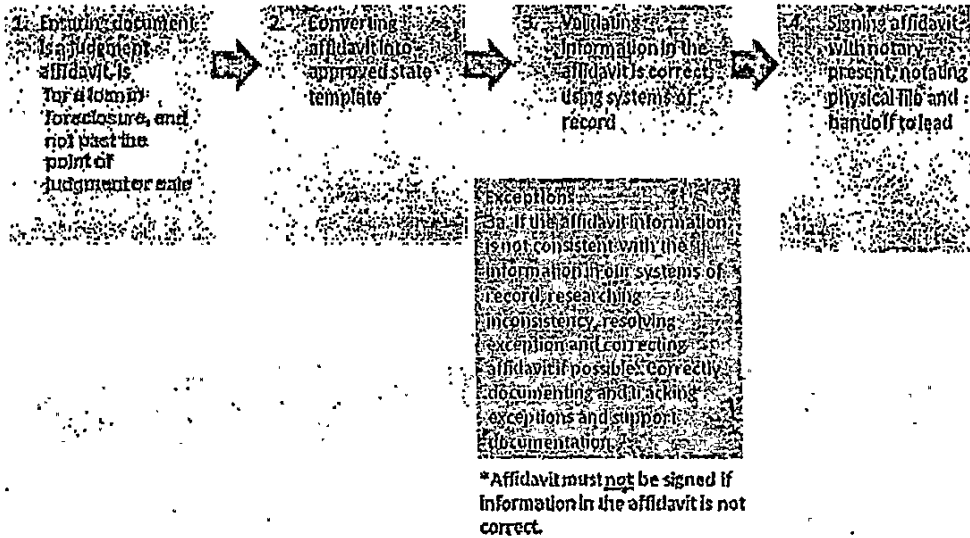


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Your Responsibilities and Why They are Important

Reviewer/Signer Role

First, let's discuss the reviewer/signer role. The reviewer/signer is responsible for:



Bottom Line Goal: Ensure that every affidavit includes 100% accurate information and is signed correctly.

Authorized signers:

- Are responsible to ensure the accuracy of the affidavit and validate the data contained therein.
- Must understand the content of the document and its purpose in the foreclosure process.
- Should read everything. If something is unclear or if there is an error, do NOT sign/execute the document. Instead, reject it for correction and/or clarification.
- Should understand the correct signing protocol and the notary requirements in the state in which you reside.
- Must read and validate all of the data and statements on the affidavit against the appropriate data from the systems of record.

To do this the reviewer/signer will need:

- Access to the affidavit including any exhibits, the systems of record and the foreclosing entity information.



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- An affidavit checklist which is **required** to be completed as the data elements are reviewed and validated.

Once validated the affidavit **must** be signed/executed and sworn in the presence of a notary.

Why is this important?

Executing the affidavit properly is important to the customer, Wells Fargo Home Mortgage, our shareholders, and to the reviewer/signer personally. If the affidavit is not accurate and not properly executed, it could result in Wells Fargo losing their interest in the property and incurring fines. As a signer, a civil suit could be brought against you.

PAP: For PAP process information, refer to the CORE PAP workbook Module 2: My Role and Responsibilities > Your Responsibilities and Why They are Important.

Document Preparer



Why is this important?

You are creating the physical file the reviewer/signer will work from. You provide them with a foundation to do their role.

Exceptions Processor



- Perform additional search in our systems of record
- Run new judgment figures
- Contact attorney's office

Why is this important?

You are ensuring that we have resolved inaccuracy in the affidavit and providing the supporting documentation needed to do so, allowing the reviewer/signer to sign an accurate affidavit.

Notary

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The notary is authorized to officially witness signatures on legal documents, certifying to the validity of the document and the signature. In most states, it is required that the judgment affidavit be notarized. The notary is responsible for understanding and adhering to any specific requirements for the document and state the document is being notarized in, to ensure the notarization is valid.

Why is this important?

In most states, it is required that the judgment affidavit be notarized. If it is not notarized or is not notarized correctly, the affidavit can be rejected, causing legal, reputational and monetary risk to Wells Fargo.

Quality Controller



Why is it important?

It is important that all files are reviewed for quality and that all SharePoint tracking entries have been made to avoid risks to the company. You help to ensure that at a high-level the affidavit looks like it was signed and notarized correctly and that we have all the supporting documentation needed.

Shipping and Imaging

Shipping and imaging work together to ensure that all of the documents are appropriately shipped to the attorney's and imaged for our records.

Why is this important?

The shipping and imaging team ensures we have a record of a file and that the files get to the appropriate attorney in a timely manner.

Team Lead

There are three main team lead roles: Document Preparation Team Lead, Reviewer/Signer Team Lead and Quality Control Team Lead. The leads ensure that they:



Why is this important?



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Team leads direct the flow of work and ensure that files are processed in a timely manner. Team leads also ensure that the workflow has been accurately documented in SharePoint.

All Roles

All of the roles working together help us avoid risk. These risks include:

1. **Regulatory Risk:** If processes/steps are not completed, WFHM would be in violation of statutes.
2. **Operational Risks:** If not completed in a timely manner, it could result in delay or cancellation of hearings and in some cases possibly the cancellation of the foreclosure action.
3. **Financial Risks:** Untimely and incorrect processing could result in financial loss to the company.
4. **Customer Service Risks:** Internal and External Customer dissatisfaction can result if documents are not completed properly and in a timely manner.

Activity: Describe Your Role

Directions: Take a moment to write down some important points you learned about your role in the module. Be prepared to share with the class. Use the space below to write down your points and notes from the activity:

-
-
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PAP: For PAP process information, refer to the CORE PAP workbook Module 2: My Role and Responsibilities>Tools You Will Use in the Process

Tools You Will Use in the Process

Now that you have an understanding of the process and the roles involved in the process, let's highlight some of the tools you will use to complete the process.

Tool	Why do I use it?
Physical File	To aid in ensuring affidavit is correct; to collect and organize physical documentation required by Wells Fargo and regulatory requirements; to sign the affidavit.
SharePoint	To view an electronic copy of the affidavit; to track where each file is in the process, who performed each role in the process, and any exceptions in the



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		process.
System of Record		To ensure that the affidavit is for a loan in active foreclosure, not past judgment or sale, and to ensure the information in the affidavit is correct. These systems contain all of the current information about each loan and are used to track and manage each loan.
The systems of record Wells Fargo currently uses for servicing mortgages are MSP (aka Fidelity, LPS or CPI), Vendorscape and the Investor Matrix.		
	MSP	Used to track and manage each loan.
	Vendorscape	Used to manage the Foreclosure process, including communications with attorneys. Houses some of the same, but not all of, the information in MSP.
	Investor Matrix	Used to track investor of loans.
Job Aids:		Used to help you complete common steps in the process.

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Module 3: Dissecting a Judgment Affidavit and Beginning Your Review Process

Introduction

This module will provide an in depth examination of a New Jersey judgment affidavit. In New Jersey, there are two parts to the judgment affidavit: the certificate of proof of amount due and the statement of amount due. You are expected to have a clear and in depth understanding of both of these documents. In this module we will explore the following key concepts:

- What does a judgment affidavit look like and how do I identify it?
- Common New Jersey state standard template components (data elements).
- Handling other affidavits incorrectly placed in your processing inventory.
- Placing information into the approved New Jersey state standard template if an old template was submitted by an attorney.

PAP: For PAP process information, refer to the CORE PAP Workbook Module 3: Dissecting a Judgment Affidavit and Beginning Your Review Process>Introduction

Upon the completion of this module, you should be able to:

- Correctly discern judgment affidavits from other executables 100% of the time
- Identify common components of a judgment affidavit
- Place affidavits that are in old New Jersey templates into the approved New Jersey template with 100% accuracy

What does a judgment affidavit look like? How do I identify the judgment affidavit?

The New Jersey judgment affidavits that you will receive from the doc prep team may be in several different templates depending on the law firm that prepared it.

In order to ensure you are looking at a judgment affidavit, look for the following language and data elements:

1. The judgment affidavit could include but not be limited to language such as "judgment," "certification of proof of amount due," "summary judgment," "affidavit of proof," "amounts due and owing", "affidavit of indebtedness", or "affidavit of merit" on the first page of the affidavit.

«PLAINIFF» PLAINTIFF VS. «MORTI_FIRST» «MORTI_LAST», ET AL. DEFENDANT(S)	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION «COUNTY» COUNTY DOCKET NO: F-«DOCKET» CIVIL ACTION CERTIFICATION OF PROOF OF AMOUNT DUE
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Language that verifies the doc is a judgment affidavit
 _____, of full age, hereby certifies:

1. I am employed by _____ as a _____
 _____ (title). Said company is

a mortgage servicing company authorized to service and handle mortgage

- The New Jersey judgment affidavit includes a *statement of amounts due*, which contains a breakdown of the what the borrower owes. This includes, but is not limited to principal balance, interest, late charges, taxes, corporate advances and insurance.

Statement of Amounts Due

AMOUNT DUE SCHEDULE

NOTE AND MORTGAGE DATED

Recorded on _____, in _____ County, in Book _____ at Page _____

Property Address: _____

Mortgage Holder: _____

STATEMENT OF AMOUNT DUE:

Unpaid Principal Balance as of _____ \$ _____

Interest from _____ to _____ \$ _____

(Interest rate = _____ % per year; \$ _____ per day x _____ days)

Late Charges from _____ to _____

(\$ _____ /mo x _____ mos.) \$ _____

Advances through _____ for:

Real Estate Taxes \$ _____

Home Owners Insurance Premiums \$ _____

Mortgage Insurance Premium \$ _____

Inspections \$ _____

Winterizing/Securing \$ _____

Sub-Total of Advances \$ _____

Less Escrow Monies (\$ _____)

Net Advances \$ _____

Interest on advances from _____ to _____ \$ _____

Other charges (specify) \$ _____

TOTAL DUE AS OF _____ \$ _____

Surplus Money: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any.

/s/ _____
Type or Print Lender's or Servicing Agent's Employee's Name

Date: [insert date]

Activity: Judgment Affidavit True or False?

Directions: Sample documents will be displayed. Determine if the document displayed is an affidavit document. Be prepared to explain why the document is or is not a judgment affidavit. Use the space below to take notes:

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-
-

Data Elements of the New Jersey affidavit state template

Now that we know how to identify a judgment affidavit, let's look at the components or *data elements* of the affidavit. For each state, a standard judgment affidavit template has been created along with a checklist of data elements. Let's take a look at the standard template for New Jersey and the data elements (components) within the judgment affidavit.

Foreclosure Affidavit Signer's Checklist

New Jersey

Signer's Name _____
 Loan Number _____
 Date _____

Exemptions:
 Inland Allotment Vendors
 Micro Financing Entity Checklist
 Licensed Borrower Information
 Pre Check Figure Worksheet
 State Specific Loan Interest
 Master Inland Supporting Documentation

Item	Yes	No	Comments
Vesting Foreclosure Entity	<input type="checkbox"/>	<input type="checkbox"/>	
Borrower's Name	<input type="checkbox"/>	<input type="checkbox"/>	
Borrower's Name	<input type="checkbox"/>	<input type="checkbox"/>	
Company Information	<input type="checkbox"/>	<input type="checkbox"/>	
Company Title	<input type="checkbox"/>	<input type="checkbox"/>	
Not a Member	<input type="checkbox"/>	<input type="checkbox"/>	
Date of Note and Mortgage	<input type="checkbox"/>	<input type="checkbox"/>	
Recording Date of Mortgage	<input type="checkbox"/>	<input type="checkbox"/>	
County Mortgage Record/Id	<input type="checkbox"/>	<input type="checkbox"/>	
Book and Page	<input type="checkbox"/>	<input type="checkbox"/>	
Property Address	<input type="checkbox"/>	<input type="checkbox"/>	
Utilities	<input type="checkbox"/>	<input type="checkbox"/>	

Plaintiff (Vesting Info/Foreclosure Entity)

This section of the judgment affidavit states who the plaintiff in the foreclosure court action is. The Plaintiff is the term used in some jurisdictions for the party who initiates a lawsuit (also known as an *action*) before a court. By doing so, the plaintiff seeks a legal remedy in the foreclosure action, and if successful, the court will issue judgment in favor of the plaintiff and make the appropriate court order (e.g., an order for damages).

The plaintiff is typically the investor of the loan and whom once the foreclosure is completed the name that will be on the title of the property. This information is listed on the top left hand side of the document.

Figure 1: Plaintiff Section of Affidavit

<p>PLAINTIFF PLAINTIFF</p> <p>VS. Vesting/Foreclosure Entity</p> <p>«MORT1_FIRST», «MORT1_LAST», ET AL. DEFENDANT(S)</p>	<p>SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION «COUNTY» COUNTY</p> <p>DOCKET NO: F-«DOCKET»</p> <p>CIVIL ACTION CERTIFICATION OF PROOF OF AMOUNT DUE</p>
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Section 2: Defendant (Borrower's Name)

This section of the judgment affidavit, states who the defendant in the foreclosure court action is. A defendant is any party who is required to answer the complaint of a plaintiff in a civil lawsuit (foreclosure) before a court. In the case of a foreclosure, the defendant is the

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mortgagor(s) or borrower(s) listed on the note and/or deed and anyone on the title to the property.

One of the defendants should match the borrower found in our system of record.

Figure 2: Defendant Section of Affidavit

«PLAINTIFF» PLAINTIFF VS. «MORTGAGEE» AL. DEFENDANT (S)	Borrower's Name (with arrow pointing to the name field)	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION «COUNTY» COUNTY DOCKET NO: F-«DOCKET» CIVIL ACTION CERTIFICATION OF PROOF OF AMOUNT DUE
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Signer's Name and Title

This section of the judgment affidavit states the name and title of the Reviewer/Signer of the affidavit. As the affiant, you should print your name on the line as it appears in your officership. You will fill in your title as "Vice President" or "Assistant Vice President" of loan documentation.

Figure 3: Signer's Name and Title

DEFENDANT (S)	CERTIFICATION OF PROOF OF AMOUNT DUE
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I, Your name here of full age, hereby certifies:

1. I am employed by Your title here as a (title). Said company is

a mortgage servicing company authorized to service and handle mortgage

Company Information

This section should state the company that is servicing the loan (successor) for the stated investor (plaintiff). In some cases Wells Fargo is servicing the loan in the name of America's Servicing Company or Wachovia.

Figure 4: Company Information

DEFENDANT (S)	CERTIFICATION OF PROOF OF AMOUNT DUE
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I, _____ of full age, hereby certifies:

1. I am employed by Type company information as a (title). Said company is

a mortgage servicing company authorized to service and handle mortgage

PAP: For PAP process information, refer to the CORE PAP Workbook Module 3: Dissecting a Judgment Affidavit and Beginning Your Review Process> Common components (data elements) of the New Jersey affidavit state template>Section 5: Company Information.

Servicer or Plaintiff Selection

These paragraphs indicate whether the company stated in Section 4 is the servicer of the plaintiff or the plaintiff itself. If the company is the servicer, it attests that you are authorized to handle mortgage transactions on behalf of the plaintiff involving debtors names in the complaint. If the company is the plaintiff, it states you have the authority to make this affidavit on the plaintiff's behalf. The attorney will select the appropriate checkbox, but it is your job to verify the correct selection was made.

Figure 5: Servicer or Plaintiff Selection

1. I am employed by _____ as a _____
(title). Said company is
 a mortgage servicing company authorized to service and handle mortgage
transactions on behalf of the plaintiff in the
plaintiff's complaint. The company's
authority and as such, mortgage servicer with authority to make this affidavit on behalf of the plaintiff.
 plaintiff in the above-entitled action. As plaintiff's representative, I have
the authority to make this on behalf of the plaintiff.

Validate the company is either the servicer or the plaintiff.

Affiant Statement

This paragraph in the judgment affidavit states that you are authorized to review the affidavit for the plaintiff and that you are swearing under oath and in the presence of a notary that all figures and statements within the affidavit are true and fall within the guidelines of business practices, policies, and procedures of Wells Fargo.

Further, this paragraph states that you have personally reviewed the affidavit and are swearing to its accuracy.

****Note:** This means that the judgment affidavit is a legal document and you can be deposed to verify its accuracy.

Figure 6: Affiant Statement

2. In the regular performance of my job functions, I am familiar with the business records, including loan documents and loan account records, maintained by _____. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are made and kept in the course of business activity conducted regularly by _____. It is the regular practice of _____'s business to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by personally examining _____'s business records concerning the note and mortgage loan described in the Complaint.

Paragraphs 3 and 4

Paragraph 3 affirms that the property cannot be divided up for sale and must be sold as a single tract. Paragraph 4 that there are no other credits or debts that are due besides the amounts stated in the judgment affidavit.

Figure 7: Paragraphs 3 and 4

3. Upon information and belief, the property described in the Complaint filed in this cause cannot be divided and should be sold as a single tract.

4. There are no just debts, set-offs, credits or allowances due or to become due from the plaintiff to the defendants, other than those set forth herein.

Note Holder

This paragraph affirms that the plaintiff is the holder of the note. You must verify this checking the chain of title in our systems of record. (Instructions for doing this are in Module 4.)

Figure 8: Note Holder

5. Plaintiff is the holder of the aforesaid obligation and mortgage.

Statement of Amounts Due Attached

Paragraph 6 of the New Jersey Judgment affidavit states that the plaintiff is owed the amount listed in the Statement of Account. You must verify that this document is attached to the affidavit and then you must validate each data element on it.

Figure 9: Statement of Amounts Due Attached

6. The following amounts due to the plaintiff pursuant to the terms of the Note and Mortgage are set forth in the attached statement of amounts due.

You must validate each data element on the Statement of Amounts Due.

Per Diem Amount and Good Through Date

This paragraph states the amount of interest that will accrue on the borrower's loan each day (per diem amount) from the date the judgment figures were run (good through date). The values for these data elements should match our systems of record.

Figure 10: Per Diem and Good Through Date

7. Per diem interest in the amount of [Per Diem Amount] will accrue on the principal from [date].
Good Through Date

Paragraphs 8 and 9

Paragraph 8 says that you understand that the courts will rely on the information contained in this judgment affidavit in order to make a determination about the foreclosure action. Paragraph 9 states that you certify that the statements in the judgment affidavit are true and that you understand that if any of the statements are willfully false, that you understand you are subject to punishment.

Figure 11: Paragraphs 8 and 9

8. I understand that the court will rely upon this Certification in support of the plaintiff's application for a foreclosure judgment in the within action.

9. I hereby certify that the foregoing statements made by me are true and I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Statement of Amounts Due Data Elements

As we discussed earlier, the statement of amounts due lists out fees incurred by the defendant that Wells Fargo is legally claiming they are owed in the claim (law suit). The figures contained in the fee block are called "judgment figures." There is an application that automatically calculates the judgment figures for a loan, based on the loan data within our systems. The attorney should be using these figures, housed in our systems of records (Vendorscape and MSP) when they draft and submit the fee block in the affidavit. It is important that you are verifying these figures are correct and currently outstanding. When you sign the judgment affidavit, you are legally bound to the accuracy of these figures.

Each of the figures in the fee block will need to be verified against the judgment figures found in our systems of record.

Figure 12: Statement of Amounts Due Data Elements

AMOUNT DUE SCHEDULE

NOTE AND MORTGAGE DATED _____
 Recorded on _____, in _____ County, in Book _____ at Page _____
 Property Address: _____
 Mortgage Holder: _____

STATEMENT OF AMOUNT DUE:

Unpaid Principal Balance as of _____ \$ _____
 Interest from _____ to _____ \$ _____
 (Interest rate = _____ % per year; \$ _____ per day x _____ days) ←
 Late Charges from _____ to _____ \$ _____
 (\$ _____ / mo. x _____ mos.) \$ _____
 Advances through _____ for: _____
 Real Estate Taxes \$ _____
 Home Owners Insurance Premiums \$ _____
 Mortgage Insurance Premium \$ _____
 Inspections \$ _____
 Winterizing/Securing \$ _____
 Sub-Total of Advances \$ _____
 Less Escrow Monies (\$ _____)
 Net Advances \$ _____
 Interest on advances from _____ to _____ \$ _____
 Other charges (specify) \$ _____
TOTAL DUE AS OF _____ \$ _____

1. Note and Mortgage Dated – The date the borrower signed the note and the mortgage.
2. Recording Information – The date and county where the Mortgage/Deed of Trust was recorded; also includes Book and Page number in which the Mortgage/Deed of Trust was recorded.
3. Property Address – The address of the property being foreclosed on.
4. Mortgage Holder - Vesting/Foreclosure Entity and Company Information
5. Good Thru Date and Total Amount – Indicates the date that these figures are good for and the total amount being claimed.
6. Unpaid Principal Balance - The remaining balance on the loan excluding interest.
7. Interest - money paid at a certain percentage rate for the use of another's funds to purchase the property, usually expressed as an annual percentage. For fixed rate mortgages, you will see a "from" and "to" date listed, along with percentage rate of the interest. The "from" date should be the due date (date the loan payment became due) minus one month, given how billing works. The "to" date should be the same as your good through date.

8. Late Charges – late charges incurred due to the lack of timely payments prior to the date the demand letter was sent.
9. Real Estate Taxes – Any funds that Wells Fargo has paid on behalf of the customer to local tax authorities to maintain our interest in the property.
10. Homeowner's Insurance Premium – Any hazard insurance money that Wells Fargo has disbursed on behalf of the borrower to maintain the insurance on the property.
11. Mortgage Insurance Premium. Wells Fargo continues to make payments on insurance premiums once the loan is in default. This figure is the amount that may be recoverable from the insurance company/premium.
12. Inspections – If a property inspection has been conducted by our Vendor, these are the costs associated with that inspection. This field also includes any costs related to preservation (up keep) of the property, like lawn care.
13. Winterizing/Securing – If a property inspection has been conducted by our Vendor, these are the costs associated with that inspection. This field also includes any costs related to preservation (up keep) of the property, like lawn care.
14. Sub-total of Advances - The sub-total of advances on the New Jersey Statement of Account is the sum of the Real Estate Taxes, Home Owners Insurance Premiums, Mortgage Insurance Premium, Inspections, and Winterizing/Securing items.
15. Less Escrow Monies - Funds that have been received from the borrower OR an outside source that have not yet been applied towards the borrower's property taxes, hazard insurance, mortgage insurance and/or HOA dues. The escrow balance should be subtracted from the total amount.
16. Net Advances - The Net Advances Amount is the Sub-total of Advances minus Less Escrow Monies (escrow advance).
17. Interest on Advances From and To Dates / Amount - The Interest on Advances amount will always be \$0.00, as WFHM does not charge interest on advances. Therefore, the Interest on Advances From and To dates do not need to be validated.
18. Other Charges – This can include other amounts that are due on the loan such as inspections that occurred prior to foreclosure and other returned fees, etc.
19. Total Due – Total of all the lines above; the amount we are seeking judgment against the borrowers.

Note: Some judgment figures on the Fee Block may be itemized by the attorney. When the figure has been itemized, you will see a breakdown of each fee, advance, and disbursement, and when it occurred listed under the total. Most often you will see this for homeowner's insurances, real estate taxes, mortgage insurance premiums, inspections, winterizing/securing, and , other.

TAX DISBURSEMENTS	2,404.77
10/30/2009 COUNTY TAX 789.02	
11/01/2010 COUNTY TAX DISBURSEMENT	
11/01/2010 COUNTY TAX DISBURSEMENT	
11/01/2010 COUNTY TAX DISBURSEMENT	
HAZARD INSURANCE DISBURSEMENTS	1,802.68
02/11/2009 HAZARD 813.76	
02/03/2010 HAZARD 988.92	

copy
the
affid
in

PAP: For PAP process information, refer to the CORE PAP Workbook Module 3: Dissecting a Judgment Affidavit and Beginning Your Review Process> Common components.(data elements) of the New Jersey affidavit state template> Section 7: Fee Block Data Elements

Execution of Affidavit

This is the section where you will execute or sign the affidavit. The signing of the affidavit has to take place in the presence of a notary.

***Note: Notary will ask you read a daily affidavit certification statement aloud: I, name certify that on date I reviewed and signed the attached list of affidavits. I further affirm that I followed all procedures and processes as outlined in the Wells Fargo Home Mortgage Foreclosure Policy Manual and the training I received.

Figure 1.9 – Section 9: Execution of Affidavit

FURTHER AFFIANT SAYETH NOT.



Type Name Here: _____

Notary Affirmation

The notary is then responsible for notarizing the affidavit in this section of the document by completing the statement and notarizing the document:

The foregoing instrument was sworn to and subscribed before me this 7th day of January, 2011 by Your Name, who is personally known to me.

Verify the year is 2011

Type Name Here: _____

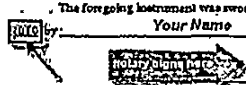
NOTARY PUBLIC, State of _____

My commission expires: _____

PQ

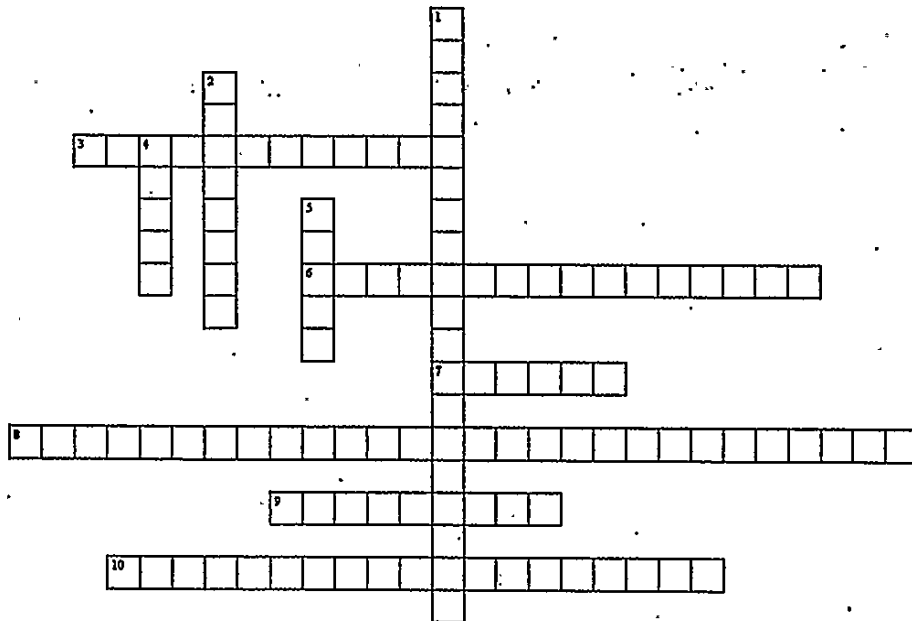
Activity: Matching

Directions: Match the definitions with the components and/or screenshots

Affidavit Component	Definition
Plaintiff	a. company that is servicing the loan for the stated investor (successor)
Defendant	b. lists out fees incurred by the defendant that Wells Fargo is legally claiming they are owed in the claim (law suit)
State and County of Signer	c. 2. Affiant is authorized to make this Affidavit on behalf of the Plaintiff. In the regular performance of my job functions, I am familiar with business records maintained by Wells Fargo for the purpose of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by Wells Fargo. It is the regular practice of Wells Fargo's mortgage servicing business to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by personally examining these business records. A copy of said business record(s) is/are attached.
Signers Name and Title	d. section where you will execute or sign the affidavit
Company Information	e. BEFORE ME this day personally appeared <u>Your name here</u> (Affiant) who first being duly sworn, deposes on personal knowledge and says: 1. Affiant is <u>Vice President of Loan Documentation</u> (Title), of WELLS FARGO BANK, N.A. (hereinafter "Wells Fargo") the servicer of the mortgage loan that is the subject of the above-styled action. As servicer, Wells Fargo is responsible for the collection of this loan transaction and pursuit of any delinquency in payments.
Affiant Statement	f. any party who is required to answer the complaint of a plaintiff or pursuer in a civil lawsuit (foreclosure) before a court.
Fee Block	g. The foregoing instrument was sworn to and subscribed before me this <u>7th</u> day of <u>January</u> <u>2011</u> by <u>Your Name</u> who is personally known to me.  Verify the year is 2011 Type Name Here: _____ NOTARY PUBLIC, State of _____ My commission expires: _____
Execution of Affidavit	h. party who initiates a lawsuit (also known as an action) before a court.
Notary Affirmation	i. state and county the Signer is physically located in

Activity: Crossword

Fee Block Figures



ACROSS

- 3 Indicates the date that these figures are good thru
- 6 Any funds that Wells Fargo has paid on behalf of the customer to local tax authorities to maintain our interest in the property.
- 7 Private Mortgage Insurance or Mortgage Insurance Premium; This figure is the amount that may be recoverable from the insurance company/premium.
- 8 Any hazard insurance money that Wells Fargo has disbursed on behalf of the borrower to maintain the insurance on the property.
- 9 The remaining balance on the loan excluding interest
- 10 Amount which are funds received from the customer, displayed as a negative number.

#10 Hint: This can be used for payment towards fees dealing with Escrow.

Down

- 1 If a property inspection has been conducted by our Vendor, these are the costs associated with that inspection
- 2 Money paid at a certain percentage rate for the use of another's funds to purchase the property, usually expressed as an annual percentage

4 This can include other amounts that are due on the loan such as fees for inspections that occurred prior to foreclosure, returned items, etc.

5 Amount we are seeking judgment against the borrowers

Handling Non Judgment Affidavits and Affidavits for Loans Past Judgment or Suspended

There are a few scenarios in which the affidavit review process will stop. These scenarios are:

1. The document is not a judgment affidavit
2. The affidavit is for a loan that is suspended or for which judgment has passed.

The document is not a judgment affidavit:

If you determine the document is not a judgment affidavit, the processing of the file should be ended and you should hand over the file to the SharePoint team and email the document to the Non-FC Judgment Requests mailbox.

PAP: For PAP process information, refer to the CORE PAP Workbook Module 3: Dissecting a Judgment Affidavit and Beginning Your Review Process > Handling Non Judgment Affidavits and Affidavits for Loans Past Judgment or Suspended > The document is not a judgment affidavit. *Place the file in the Affidavit Process Stopped box.*

Example:

```
FOR3 1035 1035 1035 FOR TRACKING E65 F01/C
L: F:A B: R: 05/07/10 TYPE CONV. R
1035 1035 1035 1035 BELOIT WI 53511-0000
-----
ACT SCHED ACTUAL STEP STEP DESCRIPTION PRED FLT
```

1st Category on left side of colon

2nd Category on right side of colon

L = Loss Mitigation

C = Completed (Sale was held)

F = Foreclosure

R = Removed (Reinstatement, Paid in Full)

B = Bankruptcy

S = Suspended (either for Bankruptcy or Loss Mitigation)

R = REO

A = Active

Next, ensure you are looking at a new judgment affidavit and that judgment affidavit process has not passed in the process. You will look to ensure that the loan has been referred to foreclosure:

- U01 –(RFR 2 ATTY & ASGN 2 PRCSR) Date of Referral: Should have a scheduled and actual date

You will look to ensure the two steps below do not have actual completion dates (they may have scheduled dates, which is OK):

- T14 – Judgment Entered/Granted
- T32 – Foreclosure Sale Held

ACT	SCHED	ACTUAL	STEP	STEP DESCRIPTION	PRED	FLT
	092310	092310	U01	RFR 2 ATTY & ASGN 2 PRCSR	U01	0
	092310	112210	U08	SEND JUDGM FIGS TO ATTY	U01	0
	092310	092910	E13	PAYOFF PROVIDED GOOD THRU	U01	0
	100310	092310	N82	NOTE RECEIVED BY ATTY	U01	10
	092310	092310	K56	RECORDED MTG/DOT TO ATTY	U01	0
	092310	092310	K68	TITLE POLICY SENT TO ATTY	U01	0
	100310	100810	U52	PRELIMINARY TITLE RECVD	U01	10
	101310	100410	T01	1ST LEGAL ACTN COMPLETED*	U01	20
	111810	102010	T05	SVC ON DFNS COMPLETED	T01	45
	011311		T17	ATTY SCHD SUMMARY JUDGM	T05	85
	121010		T14	JUDGM ENTERED/GRANTED	T17	31
	022811		T19	PRE SALE REDEMPTION EXP	T14	90
	011411	030211	U20	F/C SCHEDULED SALE DATE	T14	45
	032011		U99	FINAL TITLE CLEAR	T14	110
	030111		U31	SEND BID INSTRCTN TO ATTY	T14	91
	1030211		T32	F/C SALE HELD	U20	0
	050211		T39	AFT SALE CONFIRMATION EXP	T32	61

PAP: For PAP process information, refer to the CORE PAP Workbook Module 3: Dissecting a Judgment Affidavit and Beginning Your Review Process> Handling Non Judgment Affidavits and Affidavits for Loans Past Judgment or Suspended>The affidavit is for a loan that is suspended or for which judgment has passed

If the referral step and date is not present, or if the judgment entered/granted or foreclosure sale held steps have actual dates, the process needs to be stopped on this file. The file either has not been referred to foreclosure yet or judgment has already been granted on the loan. Place the file in the Affidavit Process Stopped box.

Placing information into the new state standard template if an old template is being submitted by an attorney and inserting new judgment figures

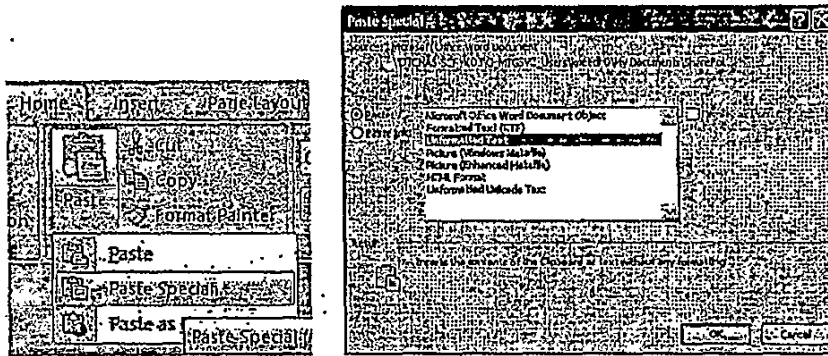
When working a file, you may come across judgment affidavits that are formatted in an old template. If this is the case, you will have to open a blank new template (Template Job Aid) to transfer the information in the old affidavit to the new state standard template. You will also be responsible for placing new judgment figures from our system of record into the Fee Block. Given delays in processing of affidavits, the figures submitted in the affidavit by the attorney's are out-of-date. You must follow the "CORE Template Job Aid" provided to be in compliance when completing this process. Let's take a look at the type of information that you will have to transfer to the new template:

1. Court and County Information
2. Plaintiff Information
3. Defendant Information
4. Case Number

5. Affiant (Your Name)
6. Your title
7. Fees from the fee block
8. Per diem and "to" date
9. Your name under "Further Affiant Sayeth Not"

Helpful Tips

- When transferring information onto the new template, use the Paste Special>Unformatted Text option. This will allow you to copy and paste text without messing up the formatting of the new affidavit.



- Make sure to keep the font style and size consistent with the new affidavit. (Again, the best way to ensure this is by using the Paste Special>Unformatted Text option).
- Do not change the font size or margins of the new affidavit in an attempt to reduce page size or reformat it. Keep the existing font size and formatting and make sure all text that you key in or paste matches the existing template.
- Remove underlining, highlighted text, and user instructions from the template.

Correct Formatting Examples

The subject loan was due for September 2010 at the time Plaintiff filed its complaint to foreclose on the mortgage. The payment default has not been cured since Plaintiff filed its complaint.

I am a/an VP of Loan Documentation for Wells Fargo Bank, NA (hereinafter "Wells Fargo"), servicer of the mortgage loan. In the regular performance of my job functions, I am familiar with business

Incorrect Formatting Examples

The subject loan was due for September 2009 insert payment due date at the time Plaintiff filed its complaint to foreclose on the mortgage. The payment default has not been cured since Plaintiff filed its complaint.

I am a/an VP of Loan Documentation for Wells Fargo Bank, NA (hereinafter "Wells Fargo"), servicer of the mortgage loan. In the regular performance of my job functions, I am familiar with business operations maintained by Wells Fargo for the purpose of

Activity: Placing information from an old affidavit into the new state template for New Jersey

Directions: Use the copy of an old New Jersey affidavit and fill in the blanks in the copy of the new state template for New Jersey. Remember to use your "Judgment Affidavit Template" job aid to help you complete this activity.

Old Template Sample

XRZ-101801/btl

ZUCKER, GOLDBERG & ACKERMAN, LLC

Attorneys for Plaintiff

200 Sheffield Street, Suite 301

Mountainside, NJ 07092-0024

1-908-233-8500

: SUPERIOR COURT OF NEW JERSEY

Wells Fargo Bank, NA

: CHANCERY DIVISION

Plaintiff, : BURLINGTON COUNTY

vs.

: DOCKET NO. F-16537-08

:

CRAIG S. BINGER; et al

:

Civil Action.

Defendant(s) :

:

CERTIFICATION OF PROOF

:

OF AMOUNT DUE

_____ hereby certifies and says:

1. I am _____ of Wells Fargo Bank, NA, and as such, has the authority to make this Certification on behalf of the plaintiff

2. I have examined the records of the plaintiff, concerning the above referred to obligation and Mortgage, and I find from said records that there is due to the plaintiff in this cause the sum of

\$239,808.86 as set forth on the Schedule annexed hereto, together with interest to grow due thereon from 11/21/2010.

3. There are no just debts, set-offs, credits or allowances due or to become due from the plaintiff to the defendants, other than those set forth herein.

4. Plaintiff is still the holder and owner of the aforesaid obligation and Mortgage.

5. I hereby certify that the foregoing statements made by me are true; I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated:

Wells Fargo Bank, NA.

Signature

Print Name

SCHEDULE TO CERTIFICATION OF PROOF OF AMOUNT DUE

[REDACTED]

Obligation bearing date of: May 23, 2007

Rate of Interest 6.7500%

In the sum of: \$185,000.00

Payable on: June 1, 2037

Made by: [REDACTED]

Secured by a Mortgage set forth in the Complaint which obligation and Mortgage are held by plaintiff.

Note and Mortgage dated: May 23, 2007

Recorded on June 11, 2007 in Burlington County, in Book [REDACTED] Page [REDACTED]

Property Address: [REDACTED]

Mortgage Holder: Wells Fargo Bank, NA

[REDACTED]

STATEMENT OF AMOUNT DUE

[REDACTED]

Principal balance as of date of default	\$183,866.01
Interest from 1/1/2008 to 11/21/2010 @ \$ 34.00 Per Diem for 1056 days	\$35,904.00
Advances for Home Owner Insurance	\$1,632.14
Advances for Mortgage Insurance	\$4,736.00
Advances for Taxes-(Please see below for Breakdown.)	\$13,150.71
Advances for Property Inspections	\$ 400.00
Advances for Winterization	\$ 0.00
Interest on Advances	\$ 0.00
Accumulated Late Charges (0 @ \$ 0.00)	\$ 0.00
Late Charges from February 15, 2008 to March 17, 2008- 2 months @ \$ 60.00 (filing of Complaint (April 28, 2008))	\$ 120.00
Suspense Balance (if applicable)	(\$ 0.00)

TOTAL AMOUNT DUE PLAINTIFF \$239,808.86



Sign Name

Dated:

Print Name

Surplus Money: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any.



WFHM Affidavit Processing Training

TAX BREAKDOWN:

Disbursement from Escrow - City Taxes	10/12/2010	\$(-1,248.83)
Disbursement from Escrow - City Taxes	07/12/2010	\$(-1,325.57)
Disbursement from Escrow - City Taxes	04/15/2010	\$(-1,186.99)
Disbursement from Escrow - City Taxes	01/22/2010	\$(-1,186.99)
Disbursement from Escrow - City Taxes	10/12/2009	\$(-1,235.22)
Disbursement from Escrow - City Taxes	08/14/2009	\$(-1,235.23)
Disbursement from Escrow - City Taxes	04/07/2009	\$(-1,138.75)
Disbursement from Escrow - City Taxes	01/23/2009	\$(-1,138.76)
Disbursement from Escrow - City Taxes	10/14/2008	\$(-1,151.81)
Disbursement from Escrow - City Taxes	07/09/2008	\$(-1,201.92)
Disbursement from Escrow - City Taxes	04/17/2008	\$(-1,100.64)



WFHM Affidavit Processing Training

Vendorscape Judgment Figures Sample

Please use these figures for judgment through 11/21/2010. If you have any questions, please contact person listed below.

Principal Balance.....	\$183,866.01
Interest from 1/1/2008 to 11/21/2010	\$35,904.00
Interest Rate .0725%	
Per Diem \$34.00	
Allowable Late Charges.....	\$120.00
Per Month \$35.00	
Suspense Balance.....	\$500.00
Escrow Balance.....	\$0.00
Escrow Advance.....	\$6,059.92
Tax Advances.....	\$13,150.71
Hazard Insurance Advances.....	\$1,632.14
MIP/PMI Advances.....	\$4,736.00
Miscellaneous Escrow Advances.....	\$0.00
Corporate Advance.....	\$1,225.00
Inspections.....	\$300
BPO/Appraisals.....	\$0.00
Property Preservation Adv(s).....	\$0.00
Bankruptcy Balance.....	\$0.00
Bankruptcy Fees and Costs.....	\$0.00
Corp. Adv. for unpaid Haz/Tax.....	\$0.00
Misc. Corporate Adv(s).....	\$0.00
203K Disbursement.....	\$0.00
Other Fees (Prior to Foreclosure).....	\$100.00
Other Inspection Fees.....	\$100.00
Other Miscellaneous Fees.....	\$0.00
Other Pymt	
Shortage Advanced by Servicer on your behalf.....	\$0.00
Date.....	\$239,808.86
Total Debt as of Judgment	

Sincerely,
Pre-Foreclosure Specialist

WFHM Affidavit Processing Training



New Template Sample

PLAINTIFF PLAINTIFF	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION «COUNTY» COUNTY
VS.	DOCKET NO: F-«DOCKET»
MORTGAGE FIRST MORTGAGE LENDERS , ET AL. DEFENDANT (S)	CIVIL ACTION CERTIFICATION OF PROOF OF AMOUNT DUE

I, ~~PLAINTIFF~~ of full age, hereby certifies:

1. I am employed by ~~PLAINTIFF~~ as a ~~PLAINTIFF~~ (title). Said company is

~~PLAINTIFF~~ a mortgage servicing company authorized to service and handle mortgage transactions on behalf of the plaintiff involving the mortgage debtors named in the plaintiff's complaint. The plaintiff has not revoked said mortgage servicing company's authority and as such, mortgage servicing company's representative has the authority to make this affidavit on behalf of the plaintiff.

~~PLAINTIFF~~ plaintiff in the above-entitled action. As plaintiff's representative, I have the authority to make this on behalf of the plaintiff.



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2. In the regular performance of my job functions, I am familiar with the business records, including loan documents and loan account records, maintained by [redacted]. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are made and kept in the course of business activity conducted regularly by [redacted]. It is the regular practice of [redacted]'s business to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by personally examining [redacted]'s business records concerning the note and mortgage loan described in the Complaint.

3. Upon information and belief, the property described in the Complaint filed in this cause cannot be divided and should be sold as a single tract.

4. There are no just debts, set-offs, credits, or allowances due or to become due from the plaintiff to the defendants, other than those set forth herein.

5. ~~Plaintiff is the holder of the aforesaid obligation and mortgage.~~

6. The following amounts due to the plaintiff pursuant to the terms of the Note and Mortgage are set forth in the attached statement of amounts due:

7. Per diem interest in the amount of [redacted] will accrue on the principal from [redacted] (date).

8. I understand that the court will rely upon this Certification in support of the plaintiff's application for a foreclosure judgment in the within action.

9. I hereby certify that the foregoing statements made by me are true and I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

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Signature of Lender or Servicing Agent

Dated:

Statement of Amounts Due

AMOUNT DUE SCHEDULE

NOTE AND MORTGAGE DATED

Recorded on _____, in _____ County, in Book _____ at Page _____

Property Address: _____

Mortgage Holder: _____

STATEMENT OF AMOUNT DUE:

Unpaid Principal Balance as of _____ \$ _____

Interest from _____ to _____ \$ _____

(Interest rate = _____ % per year; \$ _____ per day x _____ days)

Late Charges from _____ to _____

(\$ _____ /mo. x _____ mos.) \$ _____

Advances through _____ for:

Real Estate Taxes \$ _____

Home Owners Insurance Premiums \$ _____

Mortgage Insurance Premium \$ _____

Inspections \$ _____

Winterizing/Securing \$ _____

Sub-Total of Advances \$ _____

Less Escrow Monies (\$ _____)

Net Advances \$ _____ \$ _____

Interest on advances from _____ to _____ \$ _____

Other charges (specify) \$ _____

TOTAL DUE AS OF _____ \$ _____

PQ

D





WFHM Affidavit Processing Training

Module 4: Reviewing Affidavits and Handling Exceptions

Introduction

One of the most important things the reviewer/signer will do is verifying that the information in the affidavit is correct. To do so, they need to know how to verify the information and what to do if the information is incorrect. In this module, we will discuss:

- Verifying Data Elements of an Affidavit
- Using MSP, Vendorscape and Other Tools in Your Validation
- The Validation Process
- Handling Exceptions

After this module, you should be able to:

- Explain why it is important to correctly identify and address exceptions prior to signing an affidavit
- Review affidavits, correctly identifying exceptions 100% of the time
- Correctly address affidavit exceptions 100% of the time

Verifying Data Elements of an Affidavit

Why is it important that I verify that each data element in the affidavit is correct?

When you sign a Judgment affidavit, you are declaring to the court that the information in the affidavit is correct and that you have verified the data.

What data elements of the affidavit must be verified for the state of New Jersey?

You must verify in the New Jersey Judgment Affidavit that all of the following are correct:

WFHM Affidavit Processing Training



<p>PLAINTIFF PLAINTIFF</p> <p>VS.</p> <p>DEFENDANT (S)</p>	<p>SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION COUNTY COUNTY DOCKET NO: F-DOCKET</p> <p>CIVIL ACTION CERTIFICATION OF PROOF OF AMOUNT DUE</p>	<p>Vesting/Foreclosure Entity</p> <p>Borrower's Name</p>
<p>I, [redacted] of full age, hereby certifies.</p> <p>I. I am employed by [redacted]</p> <p>[redacted]</p>		<p>Signer's Name</p> <p>Company Information</p> <p>Signer's Title</p>
<p>[redacted] a mortgage servicing company authorized to service and handle mortgage transactions on behalf of the plaintiff involving the mortgage debtors named in the [redacted] complaint. The plaintiff has not consigned said mortgage servicing company's authority and as such, mortgage servicing company's representative has the authority to make this affidavit on behalf of the plaintiff.</p> <p>[redacted] plaintiff in the above-entitled action. As plaintiff's representative, I have the authority to make this on behalf of the plaintiff.</p>		<p>Plaintiff or Servicing Company Specification</p>
<p>2. In the regular performance of my job functions, I am familiar with the business records, including loan documents and loan account records, maintained by [redacted]. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are made and kept in the course of business activity conducted regularly by [redacted]. It is the regular practice of [redacted]'s business to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by personally examining [redacted]'s business records concerning the note and mortgage loan described in the Complaint.</p>		



WFHM Affidavit Processing Training

3. Upon information and belief, the property described in the Complaint filed in this cause cannot be divided and should be sold as a single tract.

4. There are no just debts, set-offs, credits or allowances due or to become due from the plaintiff to the defendants, other than those set forth herein.

5. Plaintiff is the holder of the attached obligation and mortgage.

6. The following amounts due to plaintiff pursuant to the terms of the Note and Mortgage are set forth in the attached statement of amounts due:

7. Per diem interest in the amount of _____ will accrue on the principal from _____ to _____.

8. I understand that the court will rely upon this certification in support of the plaintiff's application for a foreclosure judgment in the within action.

9. I hereby certify that the foregoing statements made by me are true and I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Note Holder

Statement of Amounts Due Attached

Per Diem Amount

Good Through Date

Statement of Amounts Due

AMOUNT DUE SCHEDULE

NOTE AND MORTGAGE DATED 10/12/09

Recorded on 10/12/09 in LA County, in Book 116 at Page 18

Property Address: 10101 S. GARDEN

Mortgage Holder: WELLS FARGO BANK, N.A.

STATEMENT OF AMOUNT DUE:

Unpaid Principal Balance as of 10/12/09 \$ 100,000.00

Interest from 10/12/09 to 10/12/09 \$ 0.00

(Interest rate 5.25 per year 1 per day 1 day)

Late Charges from 10/12/09 to 10/12/09 \$ 0.00

Advances through _____ for _____

Real Estate Taxes \$ _____

Home Owners Insurance Premiums \$ _____

Mortgage Insurance Premium \$ _____

Inspections \$ _____

Winterizing/Securing \$ _____

Sub-Total of Advances \$ _____

Less Escrow Monies \$ _____

Net Advances \$ _____

Interest on advances from _____ to _____ \$ _____

Other charges (specify) \$ _____

TOTAL DUE AS OF _____ \$ _____

Note Execution Date

Mortgage Execution Date

Recording Date

Recording County

Recording Book and Page

Property Address

Plaintiff

Fee Block (every number and date in the Statement of Amounts Due must be validated and checked against the total).



WFHM Affidavit Processing Training

How do I validate each of these data elements?

You will need to check each data element outlined above against Wells Fargo's systems of record. You will ensure that each data element in the affidavit matches the data maintained in our records. You will be provided with a standard set of screenshots from each system to validate including:

Vendorscape

- Judgment Figures Message (Vendorscape Message)
- Vendor Instructions

MSP

- P190

Additionally, you may navigate to the following screens to research loan information and figures:

MSP

- FOR2
- FOR3
- DLQH

Other

- Investor Matrix

Note: If any additional screens from our systems of record are used in your review of the affidavit, you need to print the screen and include it in the physical file. This includes any updated versions of screens you use that were already in your physical file, like the P190, Vendorscape Judgment Figures Message or the Vendor Instructions.

Let's discuss where you will need to go and what you will see in these systems, for validation purposes.

Using MSP, Vendorscape and Other Tools in Your Validation

Vendorscape

For the purposes of the affidavit process, you will be provided with screenshots of two screens in Vendorscape:

- Judgment Figures Message
- Vendor Instructions

Let's discuss each now.

Vendorscape Judgment Figures Message (Vendorscape Message)



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The Judgment Figures Message in Vendorscape (Vendorscape Message) is used to validate the figures in the fee block on the affidavit. There is an application that automatically calculates the judgment figures for a loan, based on the loan data within our systems. When the figures have been calculated they are provided in Vendorscape via an internal message within the system. At times, more than one set of judgment figures may be present in the messages. The latest one has been found and a screenshot of the message printed for you. You will use this message to validate the Fee Block data element of the affidavit.

Individual Message

Case Type - Fee
Refer
Borrower -
Property -

Admin User

From: freedman processor (America's Servicing Co.)
 To: Admin User
 Sent: 12/13/2010 4:09 PM
 Subject: Judgement Date 01/11/2011

Read: 12/13/2010 4:35 PM

Mortgage Co. Loan number:
 Due Date 09/01/2009
 Judgement Date 01/11/2011

Please use these figures for judgment through 01/11/2011.
 If you have any questions, please contact the person listed below.

Principal Balance	\$9,173.08
Interest from 08/01/2009 to 01/11/2011	\$9,173.08
Interest Rate	0.065%
Per Diem	\$17.34
Allowable Late Charges	\$54.38
Per Month	\$32.10
Suspense Balance	\$0.00
Escrow Balance	\$0.00
Escrow Advance	\$8,708.29
Tax Advances	\$3,344.29
Hazard Insurance Advances	\$3,422.00
MIP/PMI Advances	\$0.00
Miscellaneous Escrow Advances	\$0.00
Corporate Advance	\$1,845.00
Inspections	\$0.00
BPO/Appraisals	\$370.00
Property Preservation Adv(s)	\$1,275.00
Bankruptcy Balance	\$0.00
Bankruptcy Fees and Costs	\$0.00
Corp. Adv. for unpaid Haz/Tax	\$0.00
Misc. Corporate Adv(s)	\$0.00
203K Disbursement	\$0.00
Other Fees (Prior to Foreclosure)	\$585.00
Other Returned Items	\$0.00
Other Inspection Fees	\$585.00
Other Miscellaneous Fees	\$0.00
Other Pymt Shortage Advanced by Servicer on your behalf	\$0.00
Total Debt as of Judgment Date	\$115,588.88

Pre-Foreclosure Specialist

When the judgment figures were run

Good Through Date Judgment Figures

Vendorscape Vendor Instructions

The Vendor Instructions in Vendorscape are used to validate the plaintiff in the affidavit.



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There is a document housed within Vendorscape that provides attorney (vendor) instructions on the entity the loan should be foreclosed in the name of (who the investor is) based on information housed in MSP and our Investor Matrix. MSP tracks the investor of the loan through an Investor Number that is attached to each loan. The Investor Matrix houses the actual name of the investor, based on the Investor Number. That information is then put into the vendor instructions in Vendorscape. Below is an example of the excerpt you should pay special attention to in the document.

- Vesting/Foreclose Entity
4. Foreclose in the name of: ~~Wells Fargo Bank, N.A. Do not initiate foreclosure in the name of MERS, Fannie Mae or Freddie Mac. If title comes up in Fannie Mae or Freddie Mac please prepare an assignment to Wells Fargo Bank, N.A.~~ If title comes up in the name of MERS and you have Power of Attorney to sign on behalf of MERS, please prepare, execute and record the assignment from MERS to Wells Fargo Bank, N.A. and forward a copy of the executed assignment via VendorScape to the "Assignment Issues" processor. Upon receipt of the recorded assignment, please forward the original recorded assignment to: Default Doc Department MAC X7801-02R 3476 Stateview Boulevard Fort Mill, SC 29715. If you do not have Power of Attorney to sign on behalf of MERS, please prepare and send the assignment via VendorScape to the "Assignment Issues" processor for execution.
5. Vesting of the foreclosure deed should be taken in the name of: ~~ENMA~~

MSP

For the purposes of affidavit verification, you will be provided with a screenshot of P190, but you may also need to view the following screens within MSP in your review process:

- FOR2
- FOR3
- DLQH

Let's discuss each now.

P190

The P190 screen lists the borrower (defendant) information, due date of the loan and investor number, along with loan status information. You will use this screen to validate the name of the borrower (defendant) is correct on the affidavit

Note: Although you will receive a screenshot of the P190 with your file, you should navigate to and view P190 within MSP at the time of review, to ensure the status of the loan has not changed.



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```

P190 LN 000.          LOAN STATUS 11          01/27/11
NAME                INV-LN A65-059-00C2... DUE 03-01-10 TYPE 13-A 7
BR 00 MAN 0 P-TYPE 1 INT .0562500 FIRST PB 1440,000.00 2ND PB .00
PDYTD INT          .00 PRIN          .00 TAX          .00 HAZ          .00 TERM 360
RECON 139          GUARF          MIP          .00 LIEN          .00 MAT 05-38
BILL                CONTRACT/POOL NO 000000 04703560
NAME                TAX NAME
&                  PROPERTY
ADDR                TX 10016 ADDRESS DESTIN          EL 10016
BALANCES 7         PAYMENT          STOPS          OTHER
ESCROW          .00 P&I          6750.00 PROCESS 0 LEVEL SF .00
ADVANCE 1060.31 2ND P&I          .00 BAD CK 0 SF RATE .00375000
SUSPENSE .00 2 ESCROW          3232.93 PIF 0
LC DUE 3375.00 REPL          .00 FC 0 LAST ANAL 01-19
REPL RES .00 MISC          .00 NOTICE 0 LOAN DATE 04-26-08
RES ESC .00 LIFE          .00 ANALYZE 0 INT/ESC
INT DUE .00 A&H          .00 A&H 0 TEL 1 229-956-6740
HUD .00 BSC          .00 LIFE 0 TEL 2 000-000-0000
DEFICIT .00 TOTAL          9982.93 DISB 0 TEL CD 0
DISC BAL .00 HUD-P          .00 CASHIER 2 TIMES DELQ 10
ORIG DIS 13 .00 NET PMT          9982.93 ACCRUAL 3 BILL MODE 9
ORIG LOAN 1790000 PMT FREQUEN 12 L/C 0 FC TRACK
SEE MEMO PAD/LOL MEM 0002861305 SEE SCREEN P192
:00.3 23/35

```

1. Investor Number and Category – each investor is assigned a specific number and category
2. Due Date – the date the first delinquent payment was due
3. Principle Balance – this is the current first and second (in the case of a second mortgage) principle balance on the property
4. Bill Name and Address – the name and address in which bills are mailed to
5. Tax Name – the name in which local taxes are paid in
6. Property Address – the physical location of the property the loan is on
7. Escrow – the current escrow balance
8. Advance – the current escrow advance (amount paid into escrow by Wells Fargo, where the mortgagor's escrow balance did not cover the costs; borrower owes)
9. Suspense – the suspense balance
10. Loan Date – the date in which the loan was originated.
11. Area in the P190 screen where you go to enter the name of the next screen you want to display.
12. Orig Loan – amount of the original loan

FOR2

The FOR2 screen lists the judgment figures, and all of the notes on the loan relating to foreclosure. If the judgment figures cannot be found in the Vendorscape messages, you will use this screen to view the judgment figures. The judgment figures on FOR2 and in the Vendorscape message are the same and



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were created using the same application. The only difference is the formatting. It is easier to read the judgment figures in Vendorscape, due to the formatting and user interface in Vendorscape. To view the judgment figures on this screen, you would need to view all the notes on the screen to locate the newest judgment affidavit figures. The figures will be included in a note message.

10/25/10 20:19:29 K52

Judgment figures provided in Vendorscape message. Press "F7" to scroll forward, press "F8" to scroll back and see all figures in judgment.

MORTGAGE CO. LOAN NUMBER:

DUE DATE 05/07/2010 JUDGEMENT DATE 11/22/2010 PLEASE USE THESE FIGURES FOR JUDGMENT THROUGH 11/22/2010. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT THE PERSON LISTED BELOW. PRINCIPAL BALANCE \$49,129.23 INTEREST FROM 04/07/2010 TO 11/22/2010. \$3,368.24 INTEREST RATE 0.1088% PER DIEM \$14.64 ALLOWABLE LATE CHARGES \$139.98 PER MONTH \$23.33 SUSPENSE BALANCE \$0.00 ESCROW BALANCE \$0.00 ESCROW ADVANCE

FOR3

This screen tracks the steps needed in order to complete the foreclosure, as well as the dates these steps are scheduled to be complete and when they are actually completed. You will use this screen to ensure that you are looking at a new judgment affidavit and that judgment affidavit process has not passed in the process. You will need to navigate to this screen in MSP.

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ACT	SCHED	ACTUAL	STEP	STEP DESCRIPTION	PRED	FLT
FOR3 FOR TRACKING E65 F01/C						
L: F:A B: R: 05/07/10 TYPE CONV. R						
1035 BELOIT WI 53511-0000						
	092310	092310	U01	RFR 2 ATTY & ASGN 2 PRCSR		0
	092310	112210	U08	SEND JUDGM FIGS TO ATTY	U01	0
	092310	092910	E13	PAYOFF PROVIDED GOOD THRU	U01	0
	100310	092310	N82	NOTE RECEIVED BY ATTY	U01	10
	092310	092310	K56	RECORDED MTG/DOT TO ATTY	U01	0
	092310	092310	K68	TITLE POLICY SENT TO ATTY	U01	0
	100310	100810	U52	PRELIMINARY TITLE RECVD	U01	10
	101310	100410	T01	1ST LEGAL ACTN COMPLETED*	U01	20
	111810	102010	T05	SVC ON DFNS COMPLETED	T01	45
	011311		T17	ATTY SCHD SUMMARY JUDGM	T05	85
	121010		T14	JUDGM ENTERED/GRANTED	T17	31
	022811		T19	PRE SALE REDEMPTION EXP	T14	90
	011411	030211	U20	F/C SCHEDULED SALE DATE	T14	45
	032011		U99	FINAL TITLE CLEAR	T14	110
	030111		U31	SEND BID INSTRCTN TO ATTY	T14	91
	030211		T32	F/C SALE HELD	U20	0
	050211		T39	AFT SALE CONFIRMATION EXP	T32	61

At the top of this screen, you can see the current status of the foreclosure process on the loan:

1 st Category on left side of colon	2 nd Category on right side of colon
L = Loss Mitigation	C = Completed (Sale was held)
F = Foreclosure	R = Removed (Reinstatement, Paid in Full)
B = Bankruptcy	S = Suspended (either for Bankruptcy or Loss Mitigation)
R = REO	A = Active

Below this on the screen, you will see from left to right:

- SCHED: Scheduled date of the step (when expected to be complete)
- ACTUAL: Date step was actually completed
- STEP: Standard letter/number Identifier for the step
- STEP Description: Short-hand description of the step in the process
- PRED: The step that comes before said step

PQ



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- FLT: Amount of days to complete the step

DDCH, FEE1, DLQH

These three screens may be utilized to validate the figures in the fee block when itemization is encountered. Itemization occurs when the attorney has broken down a fee total in the affidavit, for example Tax Advances (Tax Disbursements); into line items that show a description, amount and date for each disbursement included in the total.

Example

TAX DISBURSEMENTS 2,404.77

10/30/2009	COUNTY TAX	1,289.00
11/01/2010	COUNTY TAX DISBURSEMENT	1,115.77

copy the itemized items from the affidavit and paste

DDCH

The DDCH lists the corporate advance balance for inspections (after foreclosure begins), BPO/Appraisals, property preservation, and Bankruptcy. You may need to use this screen to research discrepancies between the corporate advance figures in the judgment figures and the affidavit:

Judgment Figures Example

Corporate Advance		\$4,230.53
Inspections	\$1,646.34	
BPO/Appraisals	\$0.00	
Property Preservation Adv(s)	\$2,584.19	
Bankruptcy Balance	\$0.00	
Bankruptcy Fees and Costs	\$0.00	
Corp. Adv. for unpaid Haz/Tax	\$0.00	
Misc. Corporate Adv(s)	\$0.00	



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01234567 CORPORATE ADVANCE HISTORY SCREEN 717/002 01/05/11 21:07:30
 LIA FIA B: R: 09/01/09 TYPE CONV. RES. VAN F

----- * MORE * -----

C/A PAYEE TRAN RSN USR ESC PAYEE
 SORT SORT SORT SORT SORT

DATE RANGE: TRN AMT ESC PAYEE PAYEE RSN DESCRIPTION ORIG DSE

TRN	SR	DATE	TRAN	AMT	ESC PAYEE	PAYEE	RSN	DESCRIPTION	ORIG DSE
533	DNX	12/16/10		30.00	RE-PRVRASS	09T09		BROK BRO	
531	DKH	08/18/10		15.00	SE-MCS	01R01		INSP INSPECTION	
531	DKH	08/12/10		15.00	SE-MCS	01R01		INSP INSPECTION	
531	DKH	08/10/10		15.00	SE-MCS	01R01		INSP INSPECTION	
531	DKH	08/05/10		15.00	SE-MCS	01R01		INSP INSPECTION	
531	DKH	08/03/10		15.00	SE-MCS	01R01		INSP INSPECTION	
531	DKH	07/30/10		15.00	SE-MCS	01R01		INSP INSPECTION	
531	DKH	07/23/10		15.00	SE-MCS	01R01		INSP INSPECTION	
533	DNX	07/21/10		85.00	RE-PRVRASS	01R01		BROK BPO	
531	DKH	07/19/10		15.00	SE-MCS	01R01		INSP INSPECTION	

DDCH Screen

1. Transaction Code – the code that is assigned to monetary transactions that are corporate advances on the loan
2. Date – date the advance was made
3. Amount – the amount of the transaction
4. Payee.Code – this is a coding system that denotes if the fee is recoverable (R), non-recoverable (N), or third-party (T) (meaning the investor will pay the fee)
5. Description – the description of the transaction that took place

Fee 1

The FEE 1 lists a history of late fees, NSF (non-sufficient funds) fees; inspection fees (prior to the start of foreclosure process) and other fees. You may need to use this screen to research discrepancies between the other fee figures in the judgment figures and the affidavit:

Judgment Figures Example

203K Disbursement	\$0.00
Other Fees (Prior to Foreclosure)	\$165.00
Other Returned Items	\$0.00
Other Inspection Fees	\$165.00
Other Miscellaneous Fees	\$0.00
Other Paymt Shortage Advanced by Servicer on your behalf ..	\$0.00
Total Debt as of Judgment Date	\$171,646.31

Sincerely,
 Pre-Foreclosure Specialist



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Fee1 Screen

FEE ACTIVITY LEDGER		01/26/11 14:57:26					
11 0174699579		PAGE 1 OF 1					
SELECTED CODES 4 FROM MIDDY		FI 33193-0000					
FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
4	INSPECTION FEE	10-20-08	15.00				
4	INSPECTION FEE					01-13-09	15.00
4	INSPECTION FEE	11-24-09	15.00				
4	INSPECTION FEE			09-22-09	15.00		
4	INSPECTION FEE	12-23-09	15.00				
4	INSPECTION FEE	01-28-10	15.00				
4	INSPECTION FEE	08-20-10	15.00				
4	INSPECTION FEE	09-02-10	15.00				
4	INSPECTION FEE	10-26-10	20.00				
NET		80.00	TOTALS	110.00	15.00		15.00

1. Description – this provides a description of the fee
2. Date Assessed and Amount – this column indicates the date in which the described fee was charged to the borrower's account and the amount assessed
3. Date Paid and Amount – these columns will be filled out when the borrower has paid the fee assessed. The date and amount paid will be filled-out
4. Date Waived and Amount – these columns will be filled out if the fee was waived (meaning did not need to be paid by the borrower. It will include the date it was waived and the amount waived

DLQH

The DLQH lists the detailed payment history of *all* payments applied to the loan. You may need to use this screen to understand discrepancies in the escrow balance, escrow advance and principal amount listed on the affidavit and in our judgment figures.



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APP	DUE	TRAN	AMOUNT	P&I	ESCR	LATE CHG	NSF	FEE	SUSPENSE
011810	05-09	152							
011810	10-00	630	GRP AD-R (GD/AMT/DESC)						
011810	10-00	630	GRP AD-R (GD/AMT/DESC)						
011810	10-00	630	GRP AD-R (GD/AMT/DESC)						
121610	05-09	152							
120910	10-00	630	GRP AD-R (GD/AMT/DESC)						
112310	05-09	161							
111610	05-09	152							
111510	10-00	631	GRP AD-R (GD/AMT/DESC)						
101810	05-09	152							
101410	10-00	631	GRP AD-R (GD/AMT/DESC)						
091610	05-09	152							
090910	10-00	631	GRP AD-R (GD/AMT/DESC)						

The easiest way to read this screen is line by line. Different columns on the screen will be filled out, depending on what type of transaction took place.

1. Applied -- date the fee was applied to the account
2. Due -- date the fee was due, as well as the due date of the loan
3. Transaction code -- this is a code that denotes the type of transaction that took place. This code will help you understand what the fee was for.
4. Amount -- this column indicates amounts of the transactions made on the loan
5. P&I -- indicates whether amount paid was applied to principal and interest. If a discrepancy exists with the Principal Balance on an affidavit this may assist in resolving
6. Escrow -- indicates whether amount paid was applied to the escrow account. Negative amounts represent a disbursement from the escrow account
7. Late charge -- assessments of late charges
8. NSF Fee -- Non Sufficient Funds -- If the borrower has sent in a payment via check and the check is returned as not payable due to insufficient funds in the borrower's bank account

Navigating MSP and Vendorscape

Although a package of MSP and Vendorscape screenshots are being provided to you for the purposes of your validation, there may be times when you need to log into MSP and/or Vendorscape to find additional information or enter in notes into the systems. There are two job aids provided to you for help with this:

- Job Aid: Accessing, Navigating, and Understanding MSP Screen for Affidavit Review
- Job Aid: Vendorscape



WFHM Affidavit Processing Training

Other Tools

Investor Matrix

At times, you may have to view and print-out the Investor Matrix. This will most often occur when the Vendorscape Vendor Instructions did not list a plaintiff, but instead was blank or said "contact processor". In these cases, you need to print out Investor Matrix to validate the plaintiff name against. As a reminder – MSP tracks the Investor of the loan through an Investor Number that is attached to each loan. The Investor Matrix houses the actual name of the Investor, based on the Investor Number and Investor Category

INVESTOR INFORMATION					
CLAIM#	INVESTOR NUMBER	INVESTOR CATEGORY	INVESTOR NAME	INVESTOR CLASS	INVESTOR NUMBER
123	100		FIRMA	EH	FIRMA
FORECLOSURE INVESTING INFORMATION					
Mortgage Servicing					
Mortgage Servicing					
FIRMA					
POA EXECUTABLE INFORMATION			SALES REPORTING INFORMATION		
POA	Sales Reporting Method		Sales Results Contact Address 1		
123	Mortgage				
Executable Contact Name	Sales Results Contact Name		Sales Results Contact Address 2		
#1234567					
Executable Contact Address 1	Sales Results Contact Phone		Sales Results Contact City	Sales Results Contact State	Sales Results Contact Zip
#1234567					
Executable Contact Address 2	Sales Results Contact Fax		Sales Results Contact Email		
#1234567					
Executable Contact City	Executable Contact State	Executable Contact Zip			
#1234567	#1234567	#1234567			

The matrix can be found here:

http://servicing.wfhm.homestead.wellsfargo.com/client_relations/matrices.asp under the Investor Vesting Matrix. Detailed instructions for viewing the Investor Matrix can be found in the Investor Matrix Job Aid.

Procedural Job Aids

To ensure you validate all data elements on the affidavit, there is an Affidavit Checklist specific to each state that requires an affidavit. The state Affidavit Checklist must be used to ensure you have validated each needed data element on the affidavit. The checklist provides you with a document where you can check-off each data element validated, along with a spot to note rejections and/or corrective action if needed.



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Also to aid with your efforts, there is a procedural document, Affidavit New Jersey – Judicial Affidavit, with help on how to validate each data element in each state specific affidavit. This job aid will tell you where to validate each data element.

Activity: Using Systems of Record for Validation

Directions: Note where you would validate each item on the affidavit. Use the “Using MSP, Vendorscape and Other Tools in Your Validation” portion of your participant guide for help with this activity.

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PLAINTIFF PLAINTIFF VS. DEFENDANT (S)	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION COUNTY COUNTY DOCKET NO: F-DOCKET CIVIL ACTION CERTIFICATION OF PROOF OF AMOUNT DUE
--	--

I, _____ of full age, hereby certify:

1. I am employed by _____ as a _____ (title). Said company is _____ a mortgage servicing company authorized to service and handle mortgage transactions on behalf of the plaintiff involving the mortgage debtors named in the plaintiff's complaint. The plaintiff has not revoked said mortgage servicing company's authority and as such, mortgage servicing company's representative has the authority to make this affidavit on behalf of the plaintiff.

I, _____ plaintiff in the above-entitled action. As plaintiff's representative, I have the authority to make this on behalf of the plaintiff.

2. In the regular performance of my job functions, I am familiar with the business records, including loan documents and loan account records, maintained by _____. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are made and kept in the course of business activity conducted regularly by _____. It is the regular practice of _____'s business to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by personally examining _____'s business records concerning the note and mortgage loan described in the Complaint.

1. Vesting/Foreclosure Entity: _____ or _____
2. Borrower's Name: _____
3. Signer's State and County: You ensure it is correct
4. Signer's Name: Officership documents



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5. Signer's Title: Officership documents.
6. Company Information: We'll discuss in a later portion of the training
7. Good Through Date: _____
8. & 22. Total Amount: _____
9. Principal: _____ 10. 11. & 12. Interest Amount, Interest "From To" Date, Interest Date:

13. Pre-Acceleration Late Charges: _____
14. Hazard Disbursements: _____, research regarding itemization can be done on the _____
screen
15. Tax Disbursements: _____, research regarding itemization can be done on the _____
screen
16. Property Inspections/Preservation: _____, research regarding itemization can be done on
the _____ and _____ screen
17. PMI/MIP Insurance: _____, research regarding itemization can be done on the _____
screen
18. Bankruptcy Fees/Costs: _____, research regarding itemization can be done on the
_____ screen
19. Other: _____, research regarding itemization can be done on the _____ screen
20. Escrow Balance Credit: _____ 21. Unapplied Funds Credit: _____
23. Per Diem: _____
24. DATE: _____
- Bonus Questions:
- When would you use the FOR3 screen? _____

PQ

E



WFHM Affidavit Processing Training

Module 5: Signing the Judgment Affidavit

Introduction

Once the reviewer/signer has reviewed the affidavit and has determined that it is correct, it is ready to be executed, or signed. Although the actual process is not complex, it is essential that the signing and handing off of the judgment affidavit is done correctly to maintain the integrity of the document. In this module we will explore three key concepts:

- Reminders prior to signing the affidavit
- The procedure for correctly signing an affidavit once it is reviewed
- Noting MSP for completed affidavits

By the completion of this module, you should be able to:

- Correctly sign affidavits 100% of the time
- Correctly notate MSP once the affidavit is signed

Reminders prior to signing the affidavit

Prior to signing the affidavit ensure:

- You have reviewed the affidavit in its entirety
- You understand and can speak to any exceptions and resolutions
- You have printed any screens used in your review and validation (including updated prints of screens included in the original physical file)

Additionally, for Palm Beach County in Florida, you must:

- Print the DLQH screen starting from the point of default (and any payment history screens used during the review like P309, SER1/HIST, SER1/HTAX, SER1/HMIP, SER/HHZ)
- Blackout the loan number on the DLQH screen (and any payment history screens used during the review like P309, SER1/HIST, SER1/HTAX, SER1/HMIP, SER/HHZ)

Date of default is the last date the loan was current.

Note: For Florida, you must also initial all documents you used during your review of the affidavit.



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Correctly signing an affidavit once it is reviewed

Once you have finished reviewing the affidavit according to the procedures outlined in Module 4 there are a couple of steps that you need to take in order to correctly sign the affidavit. Let's take a look at those steps.



1. On the outside of the file folder, mark the "Reviewed" field with your name and the date.
2. Wait for the notary to come to your workstation. At this time, you will sign your collection of "Ready to Sign" judgment affidavits in the presence of the notary.
 - a. The notary will ask to verify your identity. You must present the notary with a valid driver's license. The notary only needs to verify your identity once a day if you are working with a different notary each day. Otherwise, it is said the notary "knows personally" the individual signing the affidavit.
 - b. You must swear to the notary that the documents are true and accurate. This requires that you read a "Daily Affirmation Certification".
3. Once the notary has verified your identity and you have read your Daily Affirmation Statement aloud, you will sign the judgment affidavit.
 - a. All affidavits are to be signed in blue ink by you with the exception of the state of Illinois. Illinois requires the signer to sign in black.
 - b. The notary may sign in blue or black ink.
 - c. Do Not include your title in the notary block section of the affidavit.
4. You and the notary then must mark the appropriate fields of "Signed" and "Notarized" on the cover of the file.
5. Pass the file to the SharePoint team.

PAP: For PAP process information, refer to the CORE PAP workbook Module 5: Signing the Judgment Affidavits> Correctly signing an affidavit once it is reviewed



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Note: For Florida, you must also initial all documents you used during your review of the affidavit. This includes any documents provided to you by the exceptions processor that you use in your validation (ex: change of title paperwork from attorney); as well as any screens you use from our systems of record (ex: P190 in your folder is outdated. You review the P190 screen on MSP. **Print the current P190 and initial it.)

Activity: Correctly Signing an Affidavit

Directions: Take a moment to think about the important points around correctly signing the judgment affidavit. Use the space below to jot down your thoughts. Be prepared to share your thoughts with the class

-
-
-
-

PAP: For PAP process information, refer to the CORE PAP workbook Module 5: Signing the Judgment Affidavits> Notating MSP for completed affidavits.

Notating MSP for completed affidavits

After the file has been signed and notarized, you must enter a log code into MSP to record that the affidavit has been signed and mailed to the attorney (the Imaging and Shipping team will mail all applicable documents to the attorney). Let's take a look at how you will enter this log code into FOR2:

Entering the log code in MSP

1. Log in and navigate to the FOR2-screen (Foreclosure Notes).
2. Press "F5".
3. Enter log code FCJASM (FC JDGMT AFF Signed & Mailed to Atty).



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```
FOR2 0000119950      FOR PROCESS NOTES  E4F B21/001  01/03/11  18:27:33
JA                   L: F:A B: R:      07/20/10 TYPE V.A.      M:F F:1
                   . 50325                               VA # 22226
-----* PROCESS NOTES *-----
To enter the log code, you
must first hit "FC". Then
type log code in the field
and hit return.
IE      USER
LOG_CODE  PRODUCTIVE  COMMENT
FCJASM   =           FC JDMIT AFP Signed & Mailed to Atty
_____
_____
_____
```

4. Press "Return" to save this information to MSP.

PQ

F



WFHM Affidavit Processing Training

Module 6: Conclusion

PAP: For PAP process information, refer to the CORE PAP workbook Module 6: Conclusion>Review.

Review

During the training session you have been presented with five learning modules. Let's review some of the key points to remember in each module:

Module	Key Points to Remember
Module 1: Overview	<ul style="list-style-type: none"> Designed to meet the goals of the Wells Fargo Home Mortgage as set forth to execute judgment affidavits for court filing in the state of New Jersey. Execution of judgment affidavits is a legal process in which the signer (affiant) can be deposed. You will be expected to pass an assessment with a score of 100% and sign a statement of acknowledgment.
Module 2: My Roles and Responsibilities	<ul style="list-style-type: none"> The definitions of a foreclosure and an affidavit. You responsible to ensure the accuracy of the documents and validate the data contained therein. The overall process of the execution of an affidavit.
Module 3: Dissecting a Judgment Affidavit and Beginning Your Review Process	<ul style="list-style-type: none"> Distinguish a judgment affidavit from other types of affidavits. The different sections (data elements) of the standard state template for New Jersey and the purpose of each. Procedure for transferring a judgment affidavit from an old template to the new state standard template.
Module 4: Reviewing Affidavits and Handling Exceptions	<ul style="list-style-type: none"> The components (data elements) of the affidavit that you are responsible for verifying. Using MSP and Vendorscape to verify the components. Common scenarios that would cause an exception during the review process. How to handle "allowable/fixable" exceptions and how to handle "non-fixable exceptions".
Module 5: Signing and Handling Off the Affidavit	<ul style="list-style-type: none"> How to sign and notarize the affidavit so that it is a valid legal document. Noting MSP with the FC/ASM log code.

Support and Resources

- The participant guide and job aids will be posted to SharePoint for your reference.
- Team Leads
- Supervisor/Manager



WFHM Affidavit Processing Training

Activity: Putting it all together

Directions: Each group will get an affidavit file to review. Use all of your resource material (participant guide and job aids) to correctly:

- Place the affidavit into the new template
- Review your affidavit, including marking the label on the front of your file folder
- Note and resolve exceptions

Use the space below to record any notes. Be prepared to share your review process with the class.

******Please do not write on any material on the inside of the folder!!!***

PQ



WFHM Affidavit Processing Training

Approvals

STOP Note: The approver roles listed below are the minimum required approvers for this document. Do not remove or change these roles. Additional roles/individuals may be added, as applicable.

Role	Approver Signature, Approval Date and Approval Method
Jaimee Gonzales Pick-a-Payment Foreclosure	 Core PAP Training - Joey Washington app
Dana McFadden / Christian Lambert Operational Risk Management	 Core PaP Training - Dana McFadden Appr
Rick Grimm / Todd Brown Enterprise Risk Mgmt	 Core PaP Training - Rick Grimm Approval (
Mark Farmer Legal	 Core PAP Training - Mark Farmer approva

Revision History

Name	Date	Change and Reason For Changes	Version
Michelle Jordan	3/10/11	Created document	0.1
Michelle Jordan	3/11/11	Edits per Business Unit feedback	0.2

Revision History – Post Approval

Name	Date	Change and Reason For Changes	Version



WFHM Affidavit Processing Training

PaP Workbook Introduction

Loss Control Pick-a-Payment (PAP) portfolio processing is different in some areas from the Wells Fargo Home Mortgage (WFHM) portfolio when executing Judgment Affidavits. The most notable difference between PAP and WFHM is that PAP's portfolio consists of mostly Adjustable Rate Mortgage (ARM) loans. The other notable differences are personnel roles and systems of record.

This workbook will guide you through the differences, enabling you to perform your duties in the Judgment Affidavit process successfully on a PAP loan.

Module 1: Course Overview

Key Differences

Course Objectives

- There is one additional course objective for PaP beyond what is presented in the core materials: Accurately calculate the judgment figures for a loan 100% of the time.

Module 2: My Role and Responsibilities

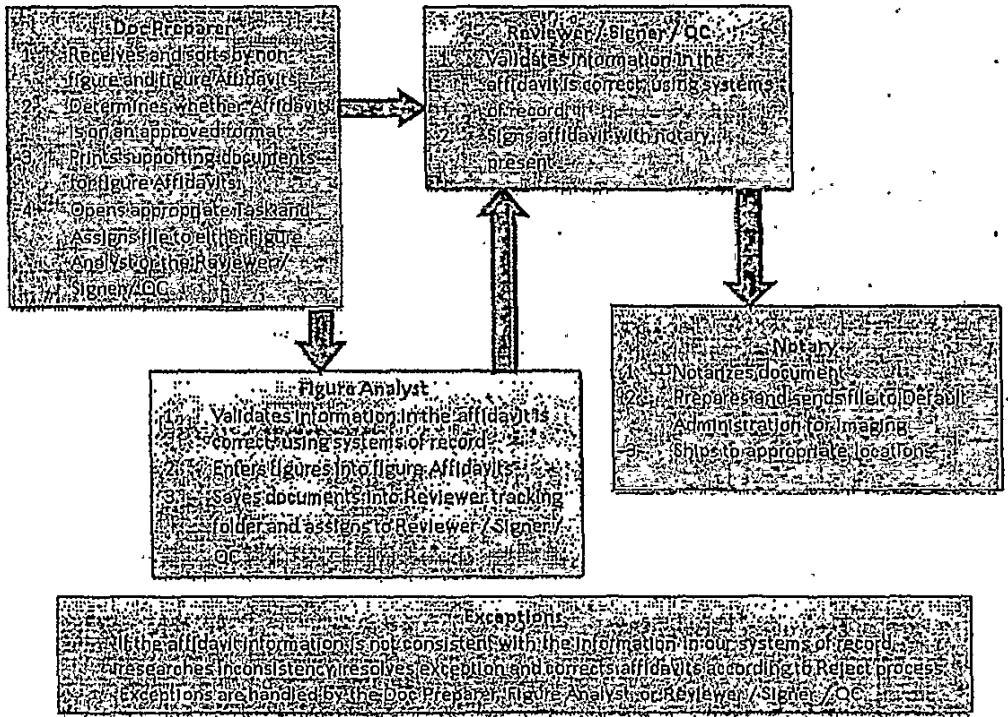
Key Differences

Judgment Affidavit Process

- i. Roles and Responsibilities are distributed differently for PAP – *Document Preparer, Figure Analyst, Reviewer/Signer/QC, and Notary.*
- ii. There are also different steps in the Judgment Affidavit process.
- iii. PaP manually calculates the judgment figures for all of their loans; this is an additional step for the *Figure Analyst.*

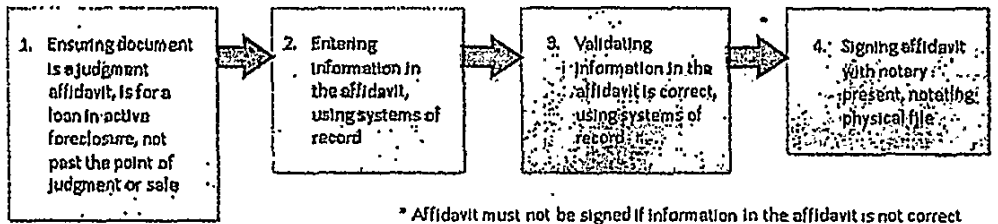


WFHM Affidavit Processing Training



Your Responsibilities and Why They are Important

The *Figure Analyst* and *Reviewer/Signer/QC* are the main roles of the Judgment Affidavit process. Together they are responsible for:



* Affidavit must not be signed if information in the affidavit is not correct

Bottom Line Goal: Ensure that every affidavit includes 100% accurate information and is signed correctly.



WFHM Affidavit Processing Training

Figure Analyst

Judgment Affidavits are completed by the Figure Analyst.

- i. Calculates figures and types figures into affidavit
- ii. Saves affidavit into department shared drive
- iii. Assigns file to Reviewer / Signer / QC
- iv. Prints affidavit and places it in the Doc Prep file for the Reviewer / Signer / QC

Reviewer / Signer / QC

Judgment Affidavits are reviewed, validated, and signed by the Reviewer / Signer / QC.

- i. Reviews and validates information on MSP
- ii. Makes changes on allowable exceptions and reprints affidavit
- iii. Follows Reject process for non-fixable exceptions
- iv. Signs affidavits in the presence of a notary

The supporting roles of the *Document Preparer* and *Notary* also play an important part in the Judgment Affidavit process.

Document Preparer

Judgment Affidavits are prepared for processing by the Doc Prep Team.

- i. LPS prints the required Affidavits and ships them to the Doc Prep Team via overnight mail.
- ii. The Doc Prep Team receives affidavit package from LPS.
- iii. Determines whether affidavit is on an approved format. If not, follows the Reject process
- iv. Sorts affidavits by non-figure and figure affidavits
- v. Prints supporting docs for figure affidavits
- vi. Non-figure Affidavits are assigned to a Reviewer / Signer / QC; Figure affidavits are assigned to a Figure Analyst

Notary

Judgment Affidavits are notarized, shipped, and tracked by the Notary.

- i. Notarizes affidavit
- ii. Prepares file and send to Default Administration for Imaging
- iii. Ships affidavit to appropriate location

Note: If any Notary elements are incorrect, the affidavit is re-executed and re-notarized.

Due in part to size differences between the PAP and WFHM portfolios, the main and supporting roles outlined above assume the responsibilities of the *Exceptions Processor, Quality Controller, Shipping and Imaging, and Team Lead* roles in WFHM.



WFHM Affidavit Processing Training

Tools You Will Use in the Process

PAP uses different applications to process Judgment Affidavits

- I. LPS Desktop and Dash Board reports are used to manage the affidavit process flow.
- II. MSP:
 - a. There is only 1 session (Client 512) and MSP is web-based with a different login process.
 - b. The following system codes in MSP are used to indicate milestones in the affidavit process:
 - o Step 145 – Judgment Entered
 - o Step 080 – Scheduled Sale Date
 - o Task FC720 – FC Doc Prep Team – Supporting Docs and Figures
 - o Task FC721 – Debt Figures – QC
 - o Task FC722 – Attorney Error Task – Debt Figures
 - o Task FC725 – Non-Military Affidavit
 - o Task FC726 – FC Debt Figures Notarize
 - o Task FC727 – FC Affidavit Mailed
 - o Task FC728 – FC Complaint Doc process
 - o Task FC729 – FC SOT Doc process
 - o Task FC730 – FC Interrogatories Doc process
 - o Task FC731 – FC Loss Mitigation Misc Doc
 - o Log code FCDEBT (Approved Debt Figures)
 - o Log code FWDOCP (Doc Package to Signers)
- III. PAP does not use SharePoint, VendorScape, or Investor Matrix in the judgment affidavit process

Module 3: Dissecting a Judgment Affidavit and Beginning Your Review Process

Key Differences

Introduction

- PAP does not convert into an approved template; instead, the affidavit follows a Reject process if received in an unapproved format.

Common components (data elements) of the Florida affidavit state template

Section 5: Company Information

- The company information should always reflect Wells Fargo Bank, N.A., as it is PAP's business practice to always foreclose in the name of Wells Fargo.
- Chain of title verbiage should also be included based on the Note Holder.

Note Holder	Verbiage	Exhibits
Wachovia Mortgage, FSB	Wells Fargo Bank, N.A. is the successor of a merger with Wells Fargo Bank-Southwest, N.A. formerly known as Wachovia Mortgage, FSB as evidenced by that certain official certification letter from the Office of the Comptroller of the Currency (OCC) dated November 1, 2009 attached hereto as Exhibit "A."	A
World Savings	Wells Fargo Bank, N.A. is the successor of a merger with Wells	A and B



WFHM Affidavit Processing Training

Bank, FSB	Fargo Bank Southwest, N.A. formerly known as Wachovia Mortgage, FSB as evidenced by that certain official certification letter from the Office of the Comptroller of the Currency (OCC) dated November 1, 2009 attached hereto as Exhibit "A." Wachovia Mortgage, FSB was formerly known, prior to its name change, as World Savings Bank, FSB as evidenced by the Notice of Amendment of Charter and Bylaws letter from the Office of Thrift Supervision (OTS) dated November 19, 2007 attached hereto as Exhibit "B."	
World Savings and Loan Association	Wells Fargo Bank, N.A. is the successor of a merger with Wells Fargo Bank Southwest, N.A. formerly known as Wachovia Mortgage, FSB as evidenced by that certain official certification letter from the Office of the Comptroller of the Currency (OCC) dated November 1, 2009 attached hereto as Exhibit "A." Wachovia Mortgage, FSB was formerly known, prior to its name change, as World Savings Bank, FSB as evidenced by the Notice of Amendment of Charter and Bylaws letter from the Office of Thrift Supervision (OTS) dated November 19, 2007 attached hereto as Exhibit "B." World Savings Bank, FSB was the successor of a merger and combination with World Savings and Loan Association as evidenced by the Articles of Combination dated and effective December 31, 2000 attached hereto as Exhibit "C."	A, B, and C

* Refer to Appendices A-C for exhibits.

Section 7: Fee Block Data Elements

- PAP does not have automation for calculating judgment figures; instead, it is a manual process performed by the Figure Analyst

Handling Non Judgment Affidavits, Affidavits Prepared by David Stern and Affidavits for Loans Past Judgment or Suspended

The document is not a judgment affidavit:

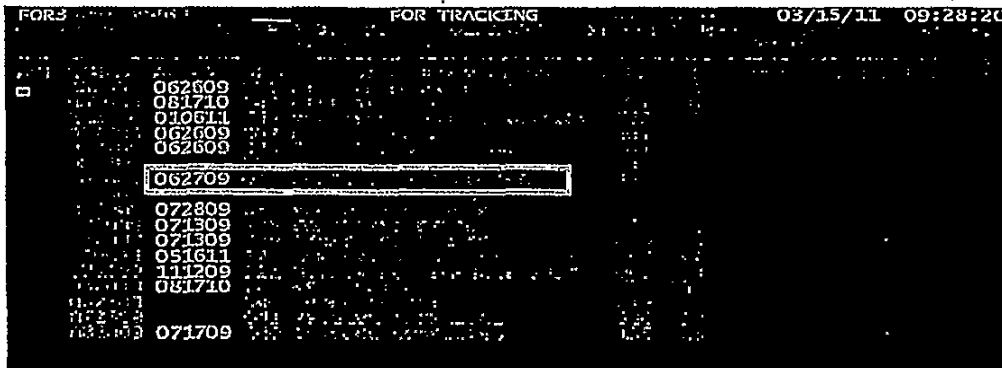
- Non judgment affidavits are directly assigned to the Reviewer / Signer / QC by the Doc Preparer

The affidavit is for a loan that is suspended or for which judgment has passed:

You will verify Step 010 – Refer to Atty /Trustee has an actual date to validate the loan was referred to foreclosure.



WFHM Affidavit Processing Training



Additionally, you will look to ensure the following steps below do not have actual completion dates (they may have scheduled dates, which is OK):

- Step 145 – Judgment Entered
- Step 080 – Scheduled Sale Date

ACT	SCHED	ACTUAL	STEP	STEP DESCRIPTION	PRED	FLT	COST	G	R	C	L	F	P	T
		031710	141	SUMMARY JUDGEMENT FILED	013	25								
		020811	145	JUDGEMENT ENTERED	141	175						3		
		031011	075	PREPARE BID	145	37								
		030811	080	SCHEDULED SALE DATE	145	35						4		
		031611	085	OBTAIN SALES RESULTS	080	1								
		031611	087	REJ	080	1							6	2
		031611	305	3RD PARTY SALE	080	1								
		032611	150	SALE CONFIRMED	080	11								

If the referral step and date are not present, or if the judgment entered/granted or foreclosure sale held steps have actual dates, the process needs to be stopped on this file. The file either has not been referred to foreclosure yet or judgment has already been granted on the loan. In these cases, follow the Reject process.

PQ



WFHM Affidavit Processing Training

Module 4: Reviewing Affidavits and Handling Exceptions

Key Differences

Introduction

- Figure Affidavits are received blank and completed by the Figure Analyst. Information should always match our systems of record. Any discrepancies are immediately fixed and a new affidavit is reprinted

How do I validate each of these data elements?

Vendorscape

- PAP does not use Vendorscape in the Judgment Affidavit process.

MSP

- P190
- MIP1
- DLQ1
- FEE1
- PAY4
- Statement of Indebtedness
- FOR3
- P309 – S1 & S5

Other

- IAM (Corporate Advance)

The Validation Process

- Figures on the Fee Block are validated through MSP – DLQ1, FEE1, PAY4, Statement of Indebtedness (SOI), FOR3, and P309 (Screens 1 and 5). In addition, PAP first validates there is MI on the loan by using MIP1.
- The SOI is created by going through the PAY screens. The Figure Analyst utilizes the information on the SOI to enter dates and amounts onto the Judgment affidavit.
- Any discrepancies on the Fee Block are immediately fixed and a new affidavit is printed.

Signer's Name Affidavit Data Element

How your name appears in your officership is provided to you upon completion of your certification.

Good Through Date Affidavit Data Element

The system date is the Good Through Date entered on the affidavit. This date is found in MSP on the PAY4 screen. MSP shows current figures through the end of business day the day prior so be



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sure to input the previous business day for the "As of" date. This date will become your Good Through date. You must also put "00" in the LETTER XP field. This tells the system to generate a FC STATEMENT OF INDEBTNESS (SOI) and not an actual payoff.

```

PAY2 03/03/11 12:16:44
NAME CONTACT NAME PAYOFF CALCULATION
-----
AS OF 03/03/11 N N N N SF-OPT 2
CALC MTHD P/DH LETTER JSG DAYS
C D XP 00 1 15
CALC INT: 1 (1)THROUGH (2)TO AS OF
***** ADDITIONAL MESSAGES *****
WARNING: AS-OF DATE IS SIX MONTHS OR MORE BEYOND LOAN DUE DATE
LOAN HAS INVESTOR-LEVEL COMMENTS.
PRESS PF14 FOR MEMOS ACTIVE FORECLOSURE
LOSS HIT IND = 1 DIRECT TO RISK COMPLETED LOSS MITIGATION
LOAN IS IN FORECLOSURE, F/C STOP = 3 LOAN PAST DUE 12 MONTHS
-----
INT INDICATOR 2, INT IN ARREARS
LOAN TYPE 13 CONV. RES
DISTRIBUTION TYPE 1 CONSTANT P&I
INTEREST RATE 7.25500 DUE 03/15/10
INV NAME WELLS FARGO BANK, NA
INV LOAN 081-101-34515
INV PHONE 000/000-0000

```

```

PAY4 03/03/11 12:16:36
NAME CONTACT NAME AS-OF 03/03/11 PAYOFF CALCULATION TOTALS 03/03/11
-----
PRINCIPAL BALANCE 238,258.69
INTEREST 03/03/11 18,090.73
PRO RATA MIP/PNI .00
ESCRON ADVANCE 5,050.44
ESCRON BALANCE .00
SUSPENSE BALANCE .00
HUD BALANCE .00
REPLACEMENT RESERVE .00
RESTRICTED ESCRON .00
TOTAL-FEES 48.00
ACCUM LATE CHARGES 1,051.56
ACCUM NSF CHARGES .00
OTHER FEES DUE .00
PENALTY INTEREST .00
FLAT/OTHER PENALTY FEE .00
CR LIFE/ORIG FEE RBATE .00
RECOVERABLE BALANCE 1,567.00
-----
RATE CHANGES
INT FROM RATE AMOUNT
02/15/10 7.25500 18,090.73
03/04/11
-----
TOTAL INTEREST 18,090.73
TOTAL TO PAYOFF 264,066.42
NUMBER OF COPIES: 1 PRESS PF1 TO PRINT

```



WFHM Affidavit Processing Training

Interest Amount Affidavit Data Element

The interest amount entered on the affidavit is generated using the Statement of Indebtedness.

PAY4 AS-OF 03/03/11 PAYOFF CALCULATION TOTALS 03/03/11 12:16:36			
NAME CONTACT NAME			
PRINCIPAL BALANCE	230,258.69	RATE CHANGES	
INTEREST 03/03/11	18,090.73	INT FROM	RATE AMOUNT
PRO RATA HIP/PHI	.00	02/15/10	7.25500 18,090.73
ESCRON ADVANCE	5,050.44	03/04/11	
ESCRON BALANCE	.00		
SUSPENSE BALANCE	.00		
HUD BALANCE	.00		
REPLACEMENT RESERVE	.00		
RESTRICTED ESCRON	.00		
TOTAL-FEES	48.00		
ACCUM LATE CHARGES	1,051.56		
ACCUM NSF CHARGES	.00		
OTHER FEES DUE	.00		
PENALTY INTEREST	.00		
FLAT/OTHER PENALTY FEE	.00	TOTAL INTEREST	18,090.73
CR LIFE/ORIG FEE RBATE	.00	TOTAL TO PAYOFF	264,066.42
RECOVERABLE BALANCE	1,567.00	NUMBER OF COPIES: 1	PRESS PF1 TO PRINT

Interest From and To Dates Affidavit Data Element

The interest dates entered on the affidavit is generated using the Statement of Indebtedness.

PAY4 AS-OF 03/03/11 PAYOFF CALCULATION TOTALS 03/03/11 12:16:36			
NAME CONTACT NAME			
PRINCIPAL BALANCE	230,258.69	RATE CHANGES	
INTEREST 03/03/11 (2)	18,090.73	(1) INT FROM	RATE AMOUNT
PRO RATA HIP/PHI	.00	02/15/10	7.25500 18,090.73
ESCRON ADVANCE	5,050.44	03/04/11	
ESCRON BALANCE	.00		
SUSPENSE BALANCE	.00		
HUD BALANCE	.00		
REPLACEMENT RESERVE	.00		
RESTRICTED ESCRON	.00		
TOTAL-FEES	48.00		
ACCUM LATE CHARGES	1,051.56		
ACCUM NSF CHARGES	.00		
OTHER FEES DUE	.00		
PENALTY INTEREST	.00		
FLAT/OTHER PENALTY FEE	.00	TOTAL INTEREST	18,090.73
CR LIFE/ORIG FEE RBATE	.00	TOTAL TO PAYOFF	264,066.42
RECOVERABLE BALANCE	1,567.00	NUMBER OF COPIES: 1	PRESS PF1 TO PRINT

1. Interest From Date that will be placed on the affidavit
2. Interest Through Date that will be placed on the affidavit



WFHM Affidavit Processing Training

Interest Rate Affidavit Data Element

The Interest rate entered on the affidavit is generated using the Statement of Indebtedness

```

PAY3 AS-OF 03/03/11 PAYOFF FEES AND PERDIEM 03/03/11 12:39:24
-----
 1ST MORT PERDIEM INTEREST - ASSESS WAIVE ----- ADDITIONAL FEES -----
FROM      RATE      AMOUNT      N   N   1      .00 ACCUM LATE CHARGE
03/04/11  07.25500  47.36      N   N   2      .00
                                     N   N   3      48.00 RECORDING FEE
                                     N   Y   4      .00 FAX FEE
                                     N   Y   5      .00 DEMAND STATEMENT FEE
                                     N   N   6      .00 SUSPENSE

                                     N      1,051.56 ACCUM LATE CHARGES
                                     N      .00 ACCUM NSF CHARGES
                                     N      .00 OTHER FEES DUE
----- MEMO ITEMS -----
PAYMENT L/C      87.63      TYP 13 ST 12 CNTY 031      INV 081 101
PF3: INV COMMENTS, 1ST----- PF4: FEE COMMENTS
PRESS PF14 FOR MEMOS      ACTIVE FORECLOSURE
LOSS MIT IND = 1 DIRECT TO RISK      COMPLETED LOSS MITIGATION
LOAN IS IN FORECLOSURE, F/C STOP = 3      LOAN PAST DUE 12 MONTHS
232 DAYS PAST PROJECTED LEGAL DATE

```

Per Diem Affidavit Data Element

- The Per Diem entered on the affidavit is generated using the Statement of Indebtedness.

```

PAY3 AS-OF 03/03/11 PAYOFF FEES AND PERDIEM 03/03/11 12:39:24
-----
 1ST MORT PERDIEM INTEREST - ASSESS WAIVE ----- ADDITIONAL FEES -----
FROM      RATE      AMOUNT      N   N   1      .00 ACCUM LATE CHARGE
03/04/11  07.25500  47.36      N   N   2      .00
                                     N   N   3      48.00 RECORDING FEE
                                     N   Y   4      .00 FAX FEE
                                     N   Y   5      .00 DEMAND STATEMENT FEE
                                     N   N   6      .00 SUSPENSE

                                     N      1,051.56 ACCUM LATE CHARGES
                                     N      .00 ACCUM NSF CHARGES
                                     N      .00 OTHER FEES DUE
----- MEMO ITEMS -----
PAYMENT L/C      87.63      TYP 13 ST 12 CNTY 031      INV 081 101
PF3: INV COMMENTS, 1ST----- PF4: FEE COMMENTS
PRESS PF14 FOR MEMOS      ACTIVE FORECLOSURE
LOSS MIT IND = 1 DIRECT TO RISK      COMPLETED LOSS MITIGATION
LOAN IS IN FORECLOSURE, F/C STOP = 3      LOAN PAST DUE 12 MONTHS
232 DAYS PAST PROJECTED LEGAL DATE

```



WFHM Affidavit Processing Training

Pre-Acceleration Late Charges Affidavit Data Element

Late Charges are calculated using FEE1 and FOR3 in MSP. Total late charges accrued from the first legal date are subtracted from the total late charges accrued on the loan. There are some states where Late Charges are not collected.

- States Where Late Charges Are Excluded from Refer to Attorney Date (Step 010) Forward
For these states, any late charges assessed after the Demand Date are excluded. The Demand date (for this purpose) is the actual date of the U01 step found on the FOR3 screen. If the amount calculated is less than zero, use \$0:00 on the quote.

- CT
- DE
- FL
- IL
- IN
- ME
- OK



- States Where Late Charges Are Excluded from 1st Legal Forward:
For these states, any late charges assessed after the 1st legal date is excluded. The 1st legal date is the actual date of the T01 step found on the FOR3 screen.

- ND
- NJ
- NY
- PA



- States Where All Late Charges Are Excluded
For these states, the amount of late charges assessed should always be zero (explanation provided):-
 - SD – State requires we use the amount that is listed on the complaint – which we do not have access to



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- o OH - State requires full state exclusion
- o KY - Some counties do not allow late charges

The Financial Analyst will calculate the pre-acceleration late charges by following these steps:

1. On FOR3 retrieve the data allowable by the late charge information referenced above.

```

FOR3          FOR TRACKING    PNL 081/101  03/03/11  12:46:46
L: C F: A B: R: 03/15/10 TYPE CONV. RES.    H: H F: 3
GUAR
-----MORE>
ACT SCHED ACTUAL STEP  STEP DESCRIPTION  PRED FLT  COST  G R C L F P T
-
060910 060910 001 FILE TO FORECLOSURE          0
060910 061010 410 STATE MANDATED HOLD START 001 0
080210 080610 411 STATE MANDATED HOLD END 410 53
061010 060910 007 DOCS COMPLETE          001 1
061010 060910 005 FILE SET UP/ASSIGN          001 1
061010          008 ACCEPT/CANCEL/REJECT 001 1
061110 061010 010 REFER TO ANTY/TRUSTEE 001 2
061110          125 VERIFY TAXES PAID          010 1
080610          031 REC'D TITLE SEARCH          010 57
080610          135 COMPLAINT FILED          010 57
080610 080310 099 FIRST LEGAL DATE          010 57
080310 121310 148 SUMMARY JUDGEMENT HEARING 099 0
121010 012811 040 ORDER APPRAISAL          010 183
020711 021111 041 RECEIVE APPRAISAL          040 10
083110 080410 140 SERVICE COMPLETED          135 28
121310 121310 145 JUDGEMENT ENTERED          140 131
031111          075 PREPARE BID          145 88
  
```

2. On FEE1 enter a "1" in the Selected Codes field.
3. Retrieve the NET amount at the bottom-left of the screen



WFHM Affidavit Processing Training

FEE ACTIVITY LEDGER 03/03/11 12:49:15
 SELECTED CODES FROM MDDYY PAGE 1 OF 3

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGE	10-01-07	87.63				
1	LATE CHARGE			10-02-07	67.05		
1	LATE CHARGE	10-30-07	87.63				
1	LATE CHARGE			11-02-07	67.05		
1	LATE CHARGE	11-30-07	87.63				
1	LATE CHARGE			12-04-07	128.79		
1	LATE CHARGE	12-31-07	87.63				
1	LATE CHARGE			01-02-08	87.63		
1	LATE CHARGE	01-30-08	87.63				
1	LATE CHARGE			02-15-08	87.63-		
1	LATE CHARGE			02-15-08	128.79-		
1	LATE CHARGE			02-15-08	67.05-		
1	LATE CHARGE			02-15-08	67.05-		
NET	1051.56	TOTALS	1664.97		87.63		525.78

4. Enter the allowable date in the "From field"
5. Retrieve the NET amount at the bottom left of the screen

FEE ACTIVITY LEDGER 03/03/11 12:51:15
 SELECTED CODES FROM 080310 PAGE 1 OF 1

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGE	08-30-10	87.63				
1	LATE CHARGE	09-30-10	87.63				
1	LATE CHARGE	10-30-10	87.63				
1	LATE CHARGE	11-30-10	87.63				
1	LATE CHARGE	12-30-10	87.63				
1	LATE CHARGE	01-31-11	87.63				
1	LATE CHARGE	03-02-11	87.63				
NET	613.41	TOTALS	613.41		0.00		0.00



WFHM Affidavit Processing Training

- 6. Subtract the second number from the first
- 7. This is your Pre-Acceleration Late Charge fee.

Exercise:

Use the screens above to follow the following scenarios.

Scenario 1- New York Loan

- 1. What is the date used to calculate the late charge?
- 2. What is the total amount of late charges?
- 3. What is the amount of late charges accrued after your allowable date?
- 4. Subtract number 3 from number 2.



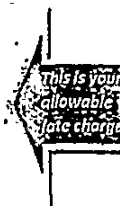
Scenario 2- Florida Loan

- 1. What is the date used to calculate the late charge?
- 2. What is the total amount of late charges?
- 3. What is the amount of late charges accrued after your allowable date?
- 4. Subtract number 3 from number 2.



Scenario 3- Ohio Loan

- 1. What is the date used to calculate the late charge?
- 2. What is the total amount of late charges?
- 3. What is the amount of late charges accrued after your allowable date?
- 4. Subtract number 3 from number 2.



Hazard Insurance Affidavit Data Element

The P309 screen is utilized to validate the Hazard Insurance figures in the fee block.

Tax Disbursements Affidavit Data Element

The P309 screen is utilized to validate the Tax Disbursement figures in the fee block.



WFHM Affidavit Processing Training

P309 LN		MORTGAGE LOAN HISTORY SCREEN 5		03-08-11	
NAME	INV-LN 081-143-0043155019	DUE	07-15-08	TYPE	13-A
BR 90	MAN N P-TYPE I INT .0710000	FIRST PB	470,065.96	2ND PB	.00
HUD	.00 NET 1718.45	SF .00000000	SUSP	.00 STOP	D B P F N A D L
REP	.00 RES .00				0 0 0 4 1 0 0 1
APP	02-12	01-31	01-24	01-20	01-20
DUE	00-00	07-08	00-00	00-00	00-00
TYPE/TRAN/SEQ	6 31 00	1 52 00	6 33 00	6 33 00	6 33 00
PROCESSOR	CHI		AHK	AHK	AHK
MREC CP AD	20.00	.00	1,070.04	170.56	101.00
MREC BAL	8,587.31	8,567.31	8,567.31	7,557.07	7,086.71
3RD CP AD	.00	.00	.00	.00	.00
3RD CP BAL	.00	.00	.00	.00	.00
NRC CP AD	.00	.00	.00	.00	.00
NRC BAL	.00	.00	.00	.00	.00
CDRP PAYEE	99R04		99R04	99R04	99R04
PAYEE	PIUNIV		04058	04058	04058
REASON CD	FCPI		TXR6	TXR6	TXR6
ELOC					
PAYEE					
HPL ID					
MICR CK NO	6300558518		6300536386	6300534107	6300534106
PAGE 001 OF 008	TOTAL TRANS AVAILABLE 0035	OLDEST TRAN	-	-	/S1

PMI/MIP Insurance Affidavit Data Element

MIP1 is used to first validate MI exist on the loan. The P309 screen is utilized to validate the Mortgage Insurance figures in the fee block.

MIP1		MORTGAGE INSURANCE		02-23-11 15:56:48	
NAME	TYPE CONV. RES.	ARM			
PROP	MAN K GROUP				
MAIN	POOL PMI				
ACT SEQ OV PAYEE TRM	DUE	DISB AMOUNT	BILL ADJ FL VP	PAYEE	POLICY
02	12	.00			
HI TYPE	LPHI IND	ST. TAX AHT-	INV RSN CD	AUTO TERM	
COMP	RHS	RATE %	PRI MI COV	PROP VAL	PURCHASE PRICE
		0.0000	0	246,900	152.4
ACTIVE FORECLOSURE		FULL SETTLEMENT		01/15/09	
LOSS MIT IND = 1 DIRECT TO RISK		COMPLETED LOSS MITIGATION			
LOAN IS IN FORECLOSURE, F/C STOP = 4		650 DAYS PAST PROJECTED LEGAL DATE			
PAYEE		----DISBURSEMENT AND REFUND HISTORY----			
NO PAYEE HEADER		TYP PAYEE		DUE PAID	
		NO DISB OR REFUND HIST		AMOUNT	

Corporate Advance Affidavit Data Element



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Corporate Advance amounts entered in the affidavit are obtained using P309 screen 5. This block will usually encompass any data element that is advanced on the loan. Some of the data elements found in the Corporate Advance are already itemized in the fee block. To access this information you will take the following steps:

1. Enter "P309" into the screen field. Hit Enter.
2. Put "55" at the bottom right corner. Hit Enter.

P309 LN 004247632		MORTGAGE LOAN HISTORY				03-07-11
NAME		INV-LN 010-135-00				DUE 03-15-10 TYPE 13-A
BR 85	MAN H P-TYPE 1	INT .0576000	FIRST PG	242,676.66	2ND PG	.00
HUD	.00 NET	1313.12	SF .00000000	SUSP	.00	STOP D B P F N A D L
REP	.00 RES	.00				0 0 0 3 0 0 0 0
APP	03-02	02-22	02-21	02-19	02-12	
DUE	03-10	00-00	03-10	12-10	00-00	
TYPE/TRAN	1 52	6 30	1 61	3 51	6 31	
AMOUNT	.00	.00	1,355.00	1,355.00-	.00	
PRIN-PD	.00	.00	.00	.00	.00	
PRIN-BAL	242,676.66	242,676.66	242,676.66	242,676.66	242,676.66	
INT-PD	.00	.00	.00	.00	.00	
ESC-PD	.00	.00	1,355.00	1,355.00-	.00	
ESC-BAL	.00	.00	.00	1,355.00-	.00	
A&H-INS	.00	.00	.00	.00	.00	
LIFE-INS	.00	.00	.00	.00	.00	
LC/FEE	1 59.45-	.00	.00	.00	.00	
MISC-PD	.00	.00	.00	.00	.00	
ADV-BAL	3,247.03	3,247.03	3,247.03	1,892.03	1,892.03	
SUSP	.00	.00	.00	.00	.00	
SC/PAYEE		FCAT032509		ASPOL	PIUNIV	
PAGE 001 OF 008		TOTAL TRANS AVAILABLE 0037		OLDEST TRAN 03-25-10		55
P309 LN 004247632		MORTGAGE LOAN HISTORY SCREEN 5				03-07-11
NAME		INV-LN 010-135-C				DUE 03-15-10 TYPE 13-A
BR 85	MAN H P-TYPE 1	INT .0576000	FIRST PG	242,676.66	2ND PG	.00
HUD	.00 NET	1313.12	SF .00000000	SUSP	.00	STOP D B P F N A D L
REP	.00 RES	.00				0 0 0 3 0 0 0 0
APP	03-02	02-22	02-21	02-19	02-12	
DUE	03-10	00-00	03-10	12-10	00-00	
TYPE/TRAN/SEQ	1 52 00	6 30 00	1 61 00	3 51 00	6 31 00	
PROCESSOR		ICL			CHI	
MREC CP AD	.00	974.76	.00	.00	20.00	
MREC BAL	1,054.76	1,054.76	80.00	80.00	80.00	
3RD CP AD	.00	.00	.00	.00	.00	
3RD CP BAL	.00	.00	.00	.00	.00	
NRC CP AD	.00	.00	.00	.00	.00	
NRC BAL	.00	.00	.00	.00	.00	
CORP PAYEE		99R04			99R04	
PAYEE		FCAT032509		ASPOL	PIUNIV	
REASON CD		FCAF			FCPI	
ELOC						
PAYEE						
MPL ID						
MICR CK NO		6300557319		63005584649	6300558518	
PAGE 001 OF 008		TOTAL TRANS AVAILABLE 0037		OLDEST TRAN - -		/51



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P309 LN 0042476382		MORTGAGE LOAN HISTORY SCREEN 5				03-07-11
NAME	---	INV-LN 010-135-00			DUE 03-15-10	TYPE 13-A
BR 25 MAN H P-TYPE I INT	.0375000	FIRST PB	242,675.66	2ND PB		.00
HUD	.00 NET	1313.12	SF .0000000	SUSP	.00 STOP	D B P F N A D L
REP	.00 RES	.00				0 0 0 3 0 0 0 0
APP		11-13	11-12	10-30	10-01	10-01
DUE		03-10	11-10	03-10	00-00	00-00
TYPE/TRAN/SEQ	1 61 00		3 51 00	1 52 00	7 13 00	7 13 00
PROCESSOR					GMH	GMH
NREC CP AD	.00	.00	.00	.00	20.00	800.00
NREC BAL	.00	.00	.00	.00	.00	20.00
3RD CP AD	.00	.00	.00	.00	.00	.00
3RD CP BAL	.00	.00	.00	.00	.00	.00
NRC CP AD	.00	.00	.00	.00	.00	.00
NREC BAL	.00	.00	.00	.00	.00	.00
CORP PAYEE					99R05	99R05
PAYEE		70130				
REASON CD					HKPF	SKAT
ELOC						
PAYEE						
MPL ID						
MICR CK NO		6300467234				
PAGE 004 OF 008		TOTAL TRANS AVAILABLE 0037		OLDEST TRAN		/S1

- 5. Use "F7" key to go backwards while you notate all the transactions that have occurred since the corporate advance was cleared out. Remember to take in account any credits that appear on the loan.

Property Inspection/Preservation Affidavit Data Element

Property inspection/preservation amounts are found in P309; however, at this time PAP does not collect these fees on the Judgment Affidavits.

P309 LN 0042476382		MORTGAGE LOAN HISTORY SCREEN 5				02-23-11
NAME	---	INV-LN 001-135-0043442805			DUE 01-15-09	TYPE 13-A
BR 77 MAN K P-TYPE I INT	.0567000	FIRST PB	401,069.92	2ND PB		.00
HUD	.00 NET	2492.79	SF .0060000	SUSP	.00 STOP	D B P F N A D L
REP	.00 RES	.00				0 0 0 4 0 0 0 0
APP		02-14	02-04	02-03	01-31	
DUE		00-00	01-09	01-12	01-09	
TYPE/TRAN/SEQ	6 30 00		1 61 00	3 52 00	1 52 00	
PROCESSOR		ICL				
NREC CP AD	607.93	26.89	.00	.00	.00	.00
NREC BAL	4,437.71	3,809.78	3,809.78	3,809.78	3,809.78	
3RD CP AD	.00	.00	.00	.00	.00	.00
3RD CP BAL	.00	.00	.00	.00	.00	.00
NRC CP AD	.00	.00	.00	.00	.00	.00
NREC BAL	.00	.00	.00	.00	.00	.00
CORP PAYEE	99R04	99R04				
PAYEE	FCAT359	72074				
REASON CD	FCAF					
ELOC						
PAYEE						
MPL ID						
MICR CK NO	6300559186	6300559518		6300545725		
PAGE 001 OF 000		TOTAL TRANS AVAILABLE 0036		OLDEST TRAN		/S1

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Bankruptcy Fees/Costs Affidavit Data Element

- Bankruptcy fees and costs entered in the affidavit are obtained using either P309, screen 5 or Fee1 when allowable by state.

P309 LN		MORTGAGE LOAN HISTORY SCREEN 5				03-03-11
NAME	02-28	02-28	01-28	12-30	12-30	
BR 99 NAN B P-TYPE	02-11	02-11	01-11	01-11	01-11	
INT .0515000	1 71 00	1 71 00	1 75 00	1 73 00		
HUD .00 NET						
REP .00 RES						
APP						
DUE						
TYPE/TRAN/SEQ						
PROCESSOR						
HREC CP AD	.00	.00	.00	.00	.00	.00
HREC BAL	300.00	300.00	.00	.00	.00	.00
3RD CP AD	.00	.00	.00	.00	.00	.00
3RD CP BAL	.00	.00	.00	.00	.00	.00
NRC CP AD	.00	.00	.00	.00	.00	.00
NREC BAL	.00	.00	.00	.00	.00	.00
CORP PAYEE						
PAYEE						
REASON CD						
ELOC						
PAYEE						
MPL ID						
MICR CK NO		6300568398				
PAGE 001 OF 004		TOTAL TRANS AVAILABLE 0020		OLDEST TRAN	- -	/S1

Handling Exceptions

Fixable by Reviewer Exception

- Fixable exceptions are immediately fixed and a new affidavit is reprinted

Non-Fixable by Reviewer Exception

- Non-fixable exceptions follow a Reject process

Module 5: Signing the Judgment Affidavit

Key Differences

- Currently
- PAP uses the following system codes in MSP to indicate milestones in the affidavit process:
 - TASK.FC725 – Approved Affidavit

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- o TASK FC726 – Notary completed
- o TASK FC727 – Affidavit Mailed

Correctly signing an affidavit once it is reviewed

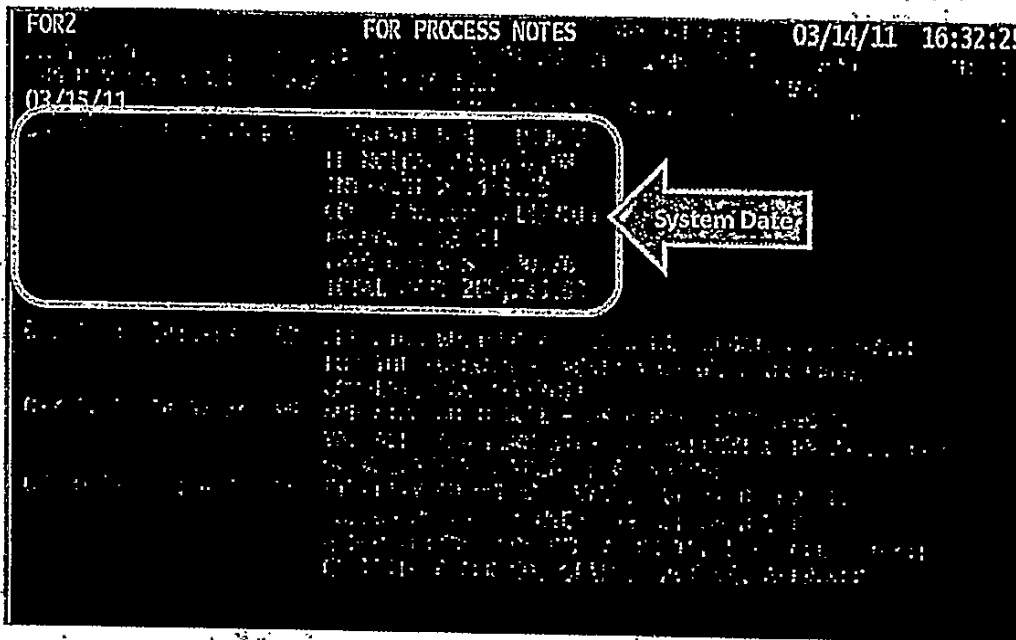
- PAP does not pass on the affidavit to a SharePoint team. Once signed and notarized, the notary prepares the file for imaging and shipping.

Notating MSP for completed affidavits

Entering the log code in MSP

1. Enter log code FCDEBT (Approved Debt Figures) along with all affidavit figures.

Note: The Good Through date will always reflect the system date.



Module 6: Conclusion


Review

During the training session you have been presented with learning modules that will assist you in completing PAP Judgment Affidavits. Remember to always be 100% sure of the information you provide on these documents before you sign them. These documents serve as legal documents during the foreclosure process and you can be called to testify on their content.



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Appendix A - Official certification letter from the Office of the Comptroller of the Currency (OCC) dated November 1, 2009



Comptroller of the Currency
Administrator of National Banks

Large Bank Licensing

November 1, 2009

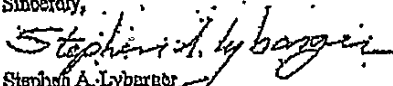
Mr. James B. Hanson
Vice President
Wells Fargo Bank, National Association
90 South Seventh Street
Minneapolis, MN 55479

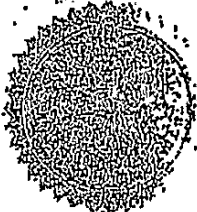
Re: Application to convert Wachovia Mortgage, FSB, North Las Vegas, Nevada to a national bank and application to merge the converted bank with and into Wells Fargo Bank, National Association, Sioux Falls, South Dakota
Application Control Numbers: 2009-ML-01-0007 and 2009-ML-02-0010

Dear Mr. Hanson:

This letter is the official certification of the Comptroller of the Currency (OCC) of the conversion of Wachovia Mortgage FSB, North Las Vegas, Nevada to a national bank with the name Wells Fargo Bank Southwest, National Association, effective November 1, 2009. This is also the official certification to merge Wells Fargo Bank Southwest, National Association with and into Wells Fargo Bank, National Association, Sioux Falls, South Dakota, effective November 1, 2009.

If you have questions regarding this letter, please contact me at (202) 874-5294 or by email at: Stephen.Lyberger@occ.treas.gov. Please reference the application control number or numbers in any correspondence.

Sincerely,

Stephen A. Lyberger
Large Bank Licensing Lead Expert



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Appendix B - Notice of Amendment of Charter and Bylaws letter from the Office of Thrift Supervision (OTS) dated November 19, 2007

	Office of Thrift Supervision Department of the Treasury	<i>Nicholas J. Dyer</i> <i>Assistant Regional Director</i>
	Pacific Plaza, 2001 Junipero Serra Boulevard, Suite 650, Daly City, CA 94014-1976 P.O. Box 7165, San Francisco, CA 94120-7165 • Telephone: (650) 746-7025 • Fax: (650) 746-7001	
November 19, 2007		
John A. Stoker, Esq. Vice President and Assistant General Counsel Wachovia Corporation Legal Division - NCO630 One Wachovia Center 301 South Charlotte Street Charlotte, NC 28288		
Re: World Savings Bank, FSB, Oakland, California Notice of Amendment of Charter and Bylaws		
Dear Mr. Stoker:		
This is in response to your letter, dated November 8, 2007, with enclosures, which you filed with the Office of Thrift Supervision (OTS) on behalf of World Savings Bank, FSB to amend the savings bank's charter and bylaws to change its name to Wachovia Mortgage, FSB and reflect a change in the location of its home office. The new home office address is 6825 Aliante Parkway, North Las Vegas, Nevada.		
The institution met the requirements of 12 C.F.R. §§ 552.4(b) and 552.5(b)(2), and the proposed amendments will be effective December 31, 2007, as set forth in the Board of Directors' resolution adopting the changes to the charter and bylaws. The filing also met the requirement of 12 C.F.R. § 545.91(b) that the savings bank notify the OTS if there is a change in the permanent address of its home office.		
Please feel free to contact me at (650) 746-7025 if there are any questions.		
Sincerely, Nicholas J. Dyer Assistant Regional Director		
cc: Robert Burns, FDIC - Atlanta		



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Appendix C - Articles of Combination dated and effective December 31, 2000

ARTICLES OF COMBINATION

WORLD SAVINGS BANK, FSB AND WORLD SAVINGS AND LOAN ASSOCIATION, A FEDERAL SAVINGS AND LOAN ASSOCIATION

THESE ARTICLES OF COMBINATION, effective as of December 31, 2000 (the "Articles"), are adopted by World Savings Bank, FSB, a federally chartered savings bank with its principal offices located at 1901 Harrison Street, Oakland, California ("FSB") and by World Savings and Loan Association, a Federal Savings and Loan Association with its principal offices located at 1901 Harrison Street, Oakland, California ("WSLA").

WHEREAS, the Boards of Directors of WSLA and FSB have duly adopted and approved the Merger and the Plan of Combination, as defined herein;

AND WHEREAS, the Plan of Combination set forth herein has been approved by all the shareholders of FSB;

AND WHEREAS, the Plan of Combination set forth herein has been approved by all the shareholders of WSLA;

NOW, THEREFORE, these Articles of Combination are hereby adopted.

ARTICLE I

PLAN OF COMBINATION

1.1. The Plan of Combination. This plan of combination (the "Plan of Combination") sets forth the terms of the merger of WSLA with and into FSB (the "Merger"), with FSB surviving (the "Surviving Institution"), and the WSLA shareholder receiving the consideration provided for hereunder.

1.2. Effect of the Merger. From and after the Effective Time (as hereinafter defined), the Surviving Institution, as a federal savings bank, is and shall be considered the same business and corporate entity as each of WSLA and FSB, and all assets and property of FSB and WSLA, without any further act, is the property of the Surviving Institution to the same extent as they were the property of WSLA and FSB, and the Surviving Institution is and shall be a continuation of FSB and WSLA. All rights and obligations of WSLA shall remain unimpaired, and FSB, at the Effective Time, succeeds to all those rights and obligations, subject to the Home Owners' Loan Act and other applicable statutes. The Surviving Institution is and shall be subject to and be deemed to have assumed all of the debts, liabilities, obligations and duties of each of WSLA and FSB and succeeds to all of each of their relationships, fiduciary or otherwise, as fully and to the same extent as if such property rights, privileges, powers, franchises, debts, obligations, duties and relationships had been originally acquired, incurred or entered into by the Surviving Institution. In addition, any pending action or other judicial proceeding to which either of WSLA or FSB is a party shall not be deemed to have abated or to have discontinued by reason of the Merger, but may be prosecuted to final judgment, order or decree in the same manner as if the Merger had not been made; or the Surviving Institution may be substituted as a party to such action or proceeding, and any judgment, order or decree may be rendered for or against it that might have been rendered for or against either of WSLA or FSB if the Merger had not occurred.



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From and after the Effective Time, the directors and officers of the Surviving Institution are and shall be the persons designated in Section 1.5.

1.3. Charter. The Charter of FSB as a federal savings bank as it existed immediately prior to the Effective Time is not amended by the Merger, but shall continue as the Charter of the Surviving Institution unless and until otherwise amended as provided by law.

1.4. Bylaws. The Bylaws of FSB as a federal savings bank as they existed immediately prior to the Effective Time shall continue as the Bylaws of the Surviving Institution until otherwise amended as provided by law.

1.5. Directors and Officers. The directors and officers of FSB as of the Effective Time shall continue as the directors and officers of the Surviving Institution, with such changes as the Board of Directors or shareholder of the Surviving Institution shall determine in accordance with the bylaws.

1.6. Home Office. The home office of FSB shall be the home office of the Surviving Institution.

1.7. Effective Time and Closing. The Merger is effective December 31, 2000, following the receipt of all necessary regulatory approvals, the satisfaction of all conditions contained in such approvals, notification and approval by all necessary regulatory authorities of the time of such effectiveness, and the expiration of all statutory waiting periods in respect thereof (the "Effective Time").

1.8. Conversion of Common Stock. Each share of common stock, par value \$10 per share, of WSLA ("WSLA Common Stock"), issued and outstanding immediately prior to the Effective Time, is, by virtue of the Merger and without any action on the part of the holder thereof, converted into one share of common stock of FSB.

ARTICLE II

APPROVAL OF DIRECTORS AND SHAREHOLDERS OF WSLA

2.1. Capitalization. The authorized capital stock of WSLA, immediately prior to the Merger, consisted of 30,000 shares of WSLA Common Stock, \$10 par value, of which 15,000 shares of WSLA Common Stock were issued and outstanding. All issued and outstanding shares of WSLA Common Stock were duly authorized and validly issued, are fully paid, and nonassessable.

2.2. Approval. The consummation of the transactions contemplated by these Articles was duly and validly approved by the shareholder and by the Board of Directors of WSLA in accordance with the Charter of WSLA and applicable laws and regulations. All 15,000 outstanding shares of Common Stock of WSLA were voted for the Merger; no shares were voted against the Merger. Except for such approvals, no other corporate proceedings on the part of WSLA are necessary to consummate the transactions so contemplated. These Articles have been duly and validly executed and delivered by WSLA.



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ARTICLE III

APPROVAL OF DIRECTORS AND SHAREHOLDERS OF FSB

3.1. Capitalization. The authorized capital stock of FSB, immediately prior to the Merger, consisted of 30,000 shares of FSB Common Stock, \$10 par value, of which 15,000 shares of FSB Common Stock were issued and outstanding. All issued and outstanding shares of FSB Common Stock were duly authorized and validly issued, are fully paid, and nonassessable.

3.2. Approval. The consummation of the transactions contemplated by these Articles was duly and validly approved by the shareholder and by the Board of Directors of FSB in accordance with the Charter of FSB and applicable laws and regulations. All 15,000 outstanding shares of Common Stock of FSB were voted for the Merger; no shares were voted against the Merger. Except for such approvals, no other corporate proceedings on the part of FSB are necessary to consummate the transactions so contemplated. These Articles have been duly and validly executed and delivered by FSB.

IN WITNESS WHEREOF, FSB and WSLA have caused these Articles to be executed by their duly authorized officers as of the day and year first above written.

World Savings Bank, FSB

World Savings and Loan Association, a Federal Savings and Loan Association

By: [Signature]
Chief Executive Officer

By: [Signature]
Senior Executive Vice President

By: [Signature]
Secretary

By: [Signature]
Secretary

Verified by: [Signature]
Group Senior Vice President

Verified by: [Signature]
Group Senior Vice President



WFHM Affidavit Processing Training

ARTICLES OF COMBINATION

The foregoing Articles of Combination concerning the merger of World Savings and Loan Association, a Federal Savings and Loan Association, Oakland, California, with and into World Savings Bank, FSE, Oakland, California, were filed with the Corporate Secretary of the Office of Thrift Supervision, and endorsed pursuant to 12 C.F.R. Section 552.13(i) of the Rules and Regulations for Federal Associations, on this the 31st day of November, 2000.



OFFICE OF THRIFT SUPERVISION
Department of the Treasury

By: Nadine Y. Washington
Nadine Y. Washington

Its: Corporate Secretary