

Leading the Way Home®

Home Preservation Workshops

Please join us at an upcoming Home Preservation Workshop, where you can meet with a specialist in person to discuss mortgage payment challenges and review your options confidentially.

Can't make it to a workshop? Call 1-800-678-7986 to learn how we can help with payment challenges.

Register by phone:
1-800-405-8067

Register online:
[www.wfhmevents.com/
leadingthewayhome](http://www.wfhmevents.com/leadingthewayhome)

Tucson, Arizona

April 3, 2012 9 a.m. - 7 p.m.
Registration opens February 27

Tucson Convention Center - Exhibit Hall A
260 South Church Avenue
Tucson, AZ 85701

Phoenix, Arizona

April 25, 2012 9 a.m. - 7 p.m.
Registration opens March 19

Phoenix Convention Center - West Hall 1
100 North 3rd Street
Phoenix, AZ 85004

Denver, Colorado

May 10, 2012 9 a.m. - 7 p.m.
Registration opens April 2

Denver Convention Center - Hall D
700 14th Street
Denver, CO 80202

Houston, Texas

May 17, 2012 9 a.m. - 7 p.m.
Registration opens April 9

Reliant Center - Hall E
One Reliant Park
Houston, TX 77054

Dallas, Texas

May 24, 2012 9 a.m. - 7 p.m.

Registration opens April 16

Hyatt Regency Dallas at Reunion - Marsalis Exhibit Hall
300 Reunion Boulevard
Dallas, TX 75207

Minneapolis, Minnesota

June 6, 2012 9 a.m. - 7 p.m.

Registration opens April 30

Minneapolis Convention Center - Hall A
1301 Second Avenue South
Minneapolis, MN 55403

Chicago, Illinois

June 14, 2012 9 a.m. - 7 p.m.

Registration opens May 7

Donald E. Stephens Convention Center
9301 West Bryn Mawr Avenue
Rosemont, IL 60018

Milwaukee, Wisconsin

June 21, 2012 9 a.m. - 7 p.m.

Registration opens May 14

Frontier Airlines Center - Hall D
400 West Wisconsin Avenue
Milwaukee, WI 53203

Document Checklist

To prepare for your discussion, please bring the documents listed below with you.

Important note: We'll need all documents in complete form before we can review your mortgage and situation for options that may help you. Please be sure to provide documentation and signatures for each borrower on the mortgage.

Documents to bring to your meeting

- Most recently filed and signed federal tax return with all schedules, including Schedule E-Supplemental Income and Loss
- Most recent statement for every Savings account, Money Market account, CD, bond, stock, IRA and 401K
- Most recent statement for every credit card/department store card, auto/student loan, other mortgages/liens and any other debt obligations
- Signed and dated Hardship Letter detailing why it's difficult for you to make your mortgage payments

- List of ALL household expenses per month (actual expense monthly statement would be beneficial)

For each salaried borrower:

- Copies of two recent paystubs, not more than 90 days old and most recent W-2s

For each self-employed borrower:

- Most recent quarterly or year-to-date profit/loss statement reflecting business name, gross/net income and business expenses, complete tax return with all schedules, and three months of business bank statements

For each borrower with income such as Social Security, disability or death benefits, pension, adoption assistance, public assistance, food stamps, or unemployment:

- Benefits statement or Award Letter from provider stating amount, frequency and duration of the benefit, and three most recent bank statements showing receipt of such payment

For each borrower relying on alimony or child support as qualifying income:*

- Divorce or other court decree, or separation agreement or other written agreement filed with the court stating amount and period of time it will be received, and three most recent bank statements showing receipt of such payment

For borrowers relying on rental income:

- Current lease agreement(s) in its entirety, signed and dated, and three months of bank statements showing deposit of payment or cancelled checks showing receipt of payment

Additional documents to be completed during your meeting

- Wells Fargo Home Mortgage Financial Worksheet — signed and dated, listing all expenses per month
- RMA
- 4506T-EZ (4506T if this is a Wachovia Mortgage loan) — please ensure all lines are legible, with nothing scratched out or written over
- Dodd-Frank Certification

*Alimony, child support or separation maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered for repaying the loan or for loss mitigation review of the loan.

Beware of foreclosure rescue scams.

This is a Wells Fargo Home Mortgage workshop designed to provide options for homeowners who are having difficulty keeping up with mortgage payments.

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

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

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Please note, all other official communications, legal documents and disclosures will be provided to you in English. We recommend that you obtain the services of an independent third party interpreter to assist you as needed.