

Dennis Obduskey --- Mortgage Modification and related Timeline --- Colorado State Senate Judiciary Committee --- May 4, 2012	
10/1/2008	Me I began to fall behind in mortgage payments.
12/1/2008	From Wells Fargo Collections Department letter noting to speak with them prior to sending funds
12/16/2008	From Wells Fargo Letter advising me to call prior to 12/31/08 for possible assistance (I did)
12/22/2008	From Wells Fargo Letter advising me to call and see if I may qualify under a new federal program
12/31/2008	From Wells Fargo Letter saying they are in the process of reviewing my request and will advise me of status within 30 days
1/9/2009	From Wells Fargo APPROVAL: Letter stating "formal approval of a loan modification" and included reduced interest rate, extending term, capitalized past due interest, multiple documents for me to sign and return with 1st payment to come from my checking account 3/1/09 (I completed and returned forms that month, as requested.)
2/15/2009	From Wells Fargo Received unexplained "Loan Modification Transmittal Form" Single Page -- assumed it was in error.
3/1/2009	Me Noted that no payment had been taken from checking account
3/4/2009	HUD HAMP program details announced
3/15/2009	Me Began during March to find explanation from contact person I had spoken with. By end of March found experienced person in Ft Mill office named Betty who determined errors made on their end and possible two different modifications
4/3/2009	Me Inquired via web email how to send letter of commendation to supervisor of department for help received from Betty in Ft Mill
5/5/2009	Me Sent fax of commendation to Betty's supervisor after having been advised that things were on track and OK to not make current payment
5/18/2009	From Wells Fargo NULL AND VOID: In letter sent January 3, 2012 in response to my qualified written request, an "Executive Mortgage Specialist, Office of the President" wrote that they had determined on 5/18/2009 that there were two modification efforts being worked on, that the one dated 1/9/2009 was invalid but one dated 1/12/09 (which I never received and had asked to receive more than once) was valid. In that letter is said because I hadn't returned the "new" agreement (which I never received) "the offer was deemed null and void as of May 18, 2009 and your loan was placed back into retention review." * (Appx date) After working with then others in Loss Mitigation, I had been advised that I now needed to apply for HAMP program. I sent more documents. WF requested additional detailed financial documents via phone call; no discussion of timeline but were sent June 5 (the following week)
5/18/2009*	Me DENIAL: WF letter saying modification had been DENIED "as you have not sent the information we have requested of you" (see 5/27 above)
5/27/2009	From Wells Fargo Letter saying I may be eligible for Short Sale
5/29/2009	From Wells Fargo Letter saying loan had been referred to Castle Weinhold & Stawarski (foreclosure Attorneys) and to contact a borrower counseling representative there.
6/5/2009	From Wells Fargo Letter saying "from this date forward, we will only accept the total amount to satisfy all outstanding payments due, plus fees. Any monies received that are less than the total amount will be returned"
6/9/2009	From Wells Fargo APPROVAL: Letter saying "you did it" entry into HAMP Modification plan; agreement to meet with HUD approved counseling agency (I eventually met with NACA)
7/25/2009	From Wells Fargo Letter outlining trial payment plan
7/27/2009	Me 1st Trial Payment \$1605.26
7/30/2009	Me to FTC I file public comments on Federal Trade Commission site regarding mortgage servicers
9/2/2009	Me 2nd Trial Payment \$1605.26
10/2/2009	Me 3rd Trial Payment \$1605.26
10/28/2009	From Wells Fargo PRE-APPROVAL: Letter saying "Based on my request..." I have been Pre-qualified for a loan modification program. Mentioned Titanium Solutions.
11/3/2009	Me TITANIUM SOLUTIONS CONFERENCE CALL - Company hired by Wells Fargo to facilitate communication. Representative arranged conference call in which Wells Fargo verified that they had all required documentation for modification.
11/3/2009	Me 4th Trial Payment \$1605.26
12/3/2009	Me 5th Trial Payment \$1605.26
12/9/2009	From Wells Fargo PRE-APPROVAL: Letter saying "Based on my request..." I have been Pre-qualified for a loan modification program. Mentioned Titanium Solutions. (Same letter as 10/28/2009)
1/4/2010	From Wells Fargo Received call asking for new updated documents; I was out of town but agreed to have docs in by Jan 15, as reflected in their system notes
1/5/2010	From Wells Fargo DENIAL: WF letter saying modification had been DENIED. "Unfortunately, after carefully reviewing the information you've provided, we are unable to adjust the terms of your mortgage. This decision was made because you did not provide us with all of the information needed within the time frame required per your trial modification workout plan. For that reason, you have not been approved for a mortgage modification." (Note: Dated same day as 6th "Trial Payment")
1/5/2010	Me 6th Trial Payment \$1605.26
1/13/2010	From Wells Fargo DENIAL: In call from Carl Carrico in Late State Collections advising me HAMP denied 1/5 for lack of a response

1/28/2010	From Wells Fargo	Lisa in late stage collections advised me my HAMP loan had been denied "a couple months ago." Said it was Wells Fargo policy to NOT advise customers when their HAMP loan was denied but, rather, to forward the loan to Late Stage Collections. She was working on a new modification that would cost "only a couple hundred dollars more" than what I had been paying -- note they continued to take trial payments through 1/5/10 and sent denial letter the same day as final "trial" payment. She was unable to account for \$9,631.56 in "Mortgage Payments" per my checking statement, but transferred me to another person who determined then that \$400 went to attorney fees, \$150 clerk costs, \$1500 to "corporate costs" and \$3,509 "pending." Castle Meinhold & Stawiariski motion for sale and Rule 120 Hearing 2010CV32
1/29/2010	Legal	
2/1/2010	From Wells Fargo	DENIAL: Letter saying they were "unable to adjust the terms of your mortgage. Your loan modification required approval from the investor," and "the investor on your mortgage has declined the request." Letter recommends a short sale or deed in lieu, transferring ownership "of your home to Wells Fargo Home Mortgage."
2/8/2010	From Wells Fargo	APPROVAL: WF Letter saying "You did it! By entering into a Home Affordable Modification Trial Period Plan you have taken the first step toward making your payment more affordable. We want to remind you that when you signed your Trial Period Plan, you agreed to work with a HUD-approved counseling agency...."
2/17/2010	Legal	I filed Rule 120 response to preserve my rights; then hired attorney (\$3,000) to represent me at hearing. I had earlier been assured that since they were working on modification, they would cease foreclosure activity.
2/21/2010	Legal	My counsel filed hearing brief and we attended District Court the following Monday. No one representing Wells Fargo was in Fairplay on the hearing date.
2/23/2010	Legal	Castle Meinhold & Stawiariski motion filed to place case in suspense for 90 days
3/1/2010	From Wells Fargo	APPROVAL: HAMP Trial Plan letter noting payments for 3/1/10, 4/1/10, 5/1/10
3/1/2010	Me	7th Trial Payment \$1152.63 (1st of 2nd HAMP approved plan)
4/1/2010	Me	8th Trial Payment \$1152.63 (2nd of 2nd HAMP approved plan)
5/1/2010	Me	9th Trial Payment \$1152.63 (3rd of 2nd HAMP approved plan)
7/13/2010	Legal	Castle Meinhold & Stawiariski motion to retain in suspense for 60 days as working with loss mitigation. In the event that Respondent complies with the terms of the loss mitigation, Petitioner will dismiss the within action.
9/13/2010	From Wells Fargo	DENIAL: WF letter saying modification had been DENIED. "Unfortunately, after carefully reviewing the information you've provided, we are unable to adjust the terms of your mortgage. This decision was made because you are current on your mortgage loan and after reviewing the financial information you provided us we have determined that you are not at risk of default."
9/27/2010	From Wells Fargo	Note in NACA file from Wells Fargo that "Borrower has not sent requested information"
9/27/2010	From Wells Fargo	Letter saying modification DENIED "Unfortunately, after carefully reviewing the information you've provided, we are unable to adjust the terms of your mortgage. This decision was made because you did not provide us with all of the information needed within the time frame required per your trial modification workout plan."
12/23/2010	Legal	Rule 120 hearing dismissed without prejudice at request of Castle Meinhold & Stawiariski
3/25/2011	Legal	Letter from Castle Stawiariski saying "we are sending this letter to you on behalf of Wells Fargo Bank N.A., "THE CURRENT HOLDER OF YOUR NOTE," currently serviced by Wells Fargo Home Mortgage. Their records indicate your loan is in default
6/12/2011	Me	I meet with NACA representatives and Wells Fargo representatives at multi-day "SAVE THE DREAM" NACA-sponsored event at Denver Convention Center. 3-4 hours
6/13/2011	Me	I meet with Wells Fargo representatives from 2-6pm at SAVE THE DREAM event. Representative documents all is in order, but FREDDIE MAC loan and they had left for the day. She will push out updated documents within a couple of days.
6/13/2011	From Wells Fargo	DENIAL. "Unfortunately, after carefully reviewing the information you've provided, we are unable to adjust the terms of your mortgage through the Home Affordable Modification Program because your loan was previously modified under the Home Affordable Modification Program. The program does not allow more than one modification."
6/16/2011	To WF via NACA	Qualified Written Request seeking numerous details related to documentation. Template form received from NACA at SAVE THE DREAM event.
6/24/2011	Legal	Castle Stawiariski motion for sale and Rule 120 Hearing 2011-CV163
7/6/2011	From Wells Fargo	APPROVAL: Congratulations! By entering into a Home Affordable Modification Trial Period Plan you have taken the first step toward making your payment more affordable.
7/12/2011	Wells Fargo	Home Preservation Workshop 1-day workshop sponsored by Wells Fargo at hotel near Denver Airport. I verified with three different people that I had done everything correctly and that my modification was approved, and that all I needed to do was make the three trial payments on-time and would receive a modification.
7/14/2011	Legal	I filed Rule 120 response to preserve my rights
7/15/2011	Legal	Castle Stawiariski motion to place in suspense
7/17/2011	Legal	Rule 120 hearing Date (postponed as requested by Castle Stawiariski)
8/1/2011	Me	10th Trial Payment. \$1,645.53 (1st of 3rd approved plan)
9/1/2011	Me	11th Trial Payment. \$1,645.53 (2nd of 3rd approved plan)

10/1/2011	Me	12th Trial Payment \$1,645.53 (3rd of 3rd approved plan)
10/13/2011	Legal	Castle Stawarski motion to retain in suspense
10/26/2011	From Wells Fargo	Via NACA web site, requested "Non-identity affidavit" and "statement of information" be filed out.
11/7/2011	HUD et al	Complaint filed with HUD for lack of response to Qualified Written Request sent in June. CS to Colorado AG, NACA, Wells Fargo, both Colorado US Senators.
11/22/2011	Legal	Castle Stawarski motion to retain in suspense
11/29/2011	Me	I verified with representative in Wells Fargo Home Mortgage Office of the President in a "memo of understanding" that I wrote that 11/29/11 was first time I was told about liens needing removed.
12/15/2011	From Wells Fargo	DENIAL: There are additional liens on your property that prevent us from completing your request for mortgage assistance; Our records indicate that a foreclosure sale is scheduled within 10 days of the date listed at the top of this letter.
12/31/2011*	From Wells Fargo	Multiple dates -- 400 pages across 3 FEDEX packages providing results of "research" from WF/HM executive offices. Many errors. Many duplications. Copies sent to Attorney and Sen. Udall's Pueblo office.
1/12/2012	From Wells Fargo	Letter SUBJECT: Introducing a New Home Preservation Specialist dedicated to helping you
1/26/2012	Me	After discussing with my attorney, called to speak with "new" specialist. He was unavailable and I left a message.
1/26/2012	From Wells Fargo	Letter from Home Preservation Specialist saying, "Thank you for taking the time to speak with me today. I realize this may be a difficult time for you, especially when we were unable to reach a mutual agreement regarding the options available to assist you with your current situation. Our primary goal is helping you to continue to experience the pride of home ownership..." I had never spoken to him.
2/27/2012	CFPB	Filed complaint with Consumer Financial Protection Bureau
2/27/2012	Me	Signed and returned to my attorney, who faxed to Wells Fargo -- signed power of attorney allowing him to handle modification
3/7/2012	From Wells Fargo	Letter refusing to accept power of attorney from my attorney because it wasn't notarized * resent on WF form a few days later
3/23/2012	From Wells Fargo	CFPB Response from Wells Fargo: Closed. "Customer was unavailable for consultation. See attached resolution letter. Jodi S. Perkins" (no letter attached / nor prior effort to contact me in writing or by phone.
3/23/2012	Me	Within 15 minutes of reading response, escalated CFPB complaint as response unacceptable and also not true.
3/26/2012	Legal	Rule 120 case dismissed for failure to prosecute (Castle Stawarski paralegal apparently forgot to put on calendar and judge dismissed, without prejudice)
3/29/2012	Me	Sent (via my attorney) entire new package of financial information, tax returns, other documentation as requested.
5/10/2012	WF	Wells Fargo Home Preservation Workshop @ Denver Convention Center. 2pm Appointment.

