

Wells Fargo Home Affordable Foreclosure Alternatives (HAFA) Matrix

All servicers that have signed agreements with the U.S. Department of the Treasury (Treasury) to participate in the Home Affordable Modification Program (HAMP) must consider eligible borrowers who do not qualify for HAMP for other foreclosure prevention options including Home Affordable Foreclosure Alternatives (HAFA) which includes short sale and deed-in-lieu. However, each servicer has some discretion in determining additional eligibility criteria and certain program rules. In order to assist borrowers and their representatives in understanding any unique components of a servicer's HAFA Policy, Treasury has developed this HAFA Matrix.

The summary information in this matrix is prepared solely by Wells Fargo and does not represent any determination by the Treasury as to the servicer's compliance with the Treasury's policies and guidance for HAFA. Treasury does not endorse any language or policy described in this matrix. Any questions regarding the information contained in this matrix should be directed solely to Wells Fargo.

Eligibility requirements

Treasury's guidelines state that a loan meets the basic eligibility criteria if the servicer verifies that all of the following conditions are met:

- The mortgage is a first lien originated on or before January 1, 2009.
- The mortgage is delinquent or default is reasonably foreseeable.
- The current unpaid principal balance is less than or equal to:
 - \$728,750 for a one-unit property
 - \$934,200 for a two-unit property
 - \$1,129,250 for a three-unit property
 - \$1,403,400 for a four-unit property
- The property is not condemned.

Treasury requires that a borrower have a documented financial hardship, evidenced by a signed Hardship Affidavit or Request for Mortgage Assistance (RMA), wherein the borrower has represented that he or she does not have sufficient liquid assets to make the monthly mortgage payments.

If a borrower is current or less than 60 days delinquent and would like to be considered, they may still be eligible pending further review of their financial situation.

Loans with a scheduled foreclosure date may still be considered for HAFA depending on the timing of the scheduled foreclosure sale.

Wells Fargo Hamp Guidelines

**University of California, Davis. School
of Law**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the text box.

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Foreclosure Mitigation Under the Troubled Asset Relief Program United States. Congressional Oversight Panel, 2009
Preserving Home Ownership United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2010
Progress of the Making Home Affordable Program United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity, 2010 *TARP Foreclosure Mitigation Programs* United States. Congressional Oversight Panel, 2011 **Are There Government Barriers to the Housing Market Recovery?** United States. Congress. House. Committee on Financial Services. Subcommittee on Insurance, Housing, and Community Opportunity, 2011 **Lawyer's Desk Book, 2017 Edition (IL)** Shilling, 2016-12-15 Lawyer s Desk Book is an extraordinary guide that you can t afford to be without Used by over 150 000 attorneys and legal professionals this must have reference supplies you with instant authoritative legal answers without exorbitant research fees Packed with current critical information Lawyer s Desk Book includes Practical guidance on virtually any legal matter you might encounter real estate transactions trusts divorce law securities mergers and acquisitions computer law tax planning credit and collections employer employee relations personal injury and more over 75 key legal areas in all Quick answers to your legal questions without having to search stacks of material or wade through pages of verbiage Key citations of crucial court cases rulings references code sections and more More than 1500 pages of concise practical insightful information No fluff no filler Just the facts you need to know The Lawyer s Desk Book 2017 Edition incorporates recent court decisions legislation and administrative rulings Federal statutes and revised sentencing guides covered in this edition reflect a growing interest in preventing terrorism punishing terror related crimes and promoting greater uniformity of sentencing There is also new material on intellectual property law on legislation stemming from corporate scandals such as the Sarbanes Oxley Act and on legislation to cut individual and corporate tax rates such as the Jobs and Growth Tax Relief Reconciliation Act Chapters are in sections on areas including business planning and litigation contract and property law and law office issues Examining Local Efforts to Address the Continuing Foreclosure Crisis United States. Congress. House. Committee on Oversight and Government Reform. Subcommittee on Domestic Policy, 2011 Bullinger's Postal and Shipping Guide for the United States & Canada , 1889 **Julius Cahn's Official Theatrical Guide** , 1908 **Handbook on the Construction and Interpretation of the Laws** Henry Campbell Black, 1911 **The Julius Cahn-Gus Hill Theatrical Guide and Moving Picture Directory** , 1899 *U.C. Davis Law Review* University of California, Davis. School of Law, 2014-04 The Hastings Law Journal , 2015-08 The Official Railway Guide , 1909 *Dun & Bradstreet's Guide to \$your Investments\$* Nancy Dunnan, 1988 **The CRA Handbook** Kenneth H. Thomas, 1998 This guide analyzes and offers insights into banking s most complex and important law the newly revised Community Reinvestment Act It contains summaries and results of 1 500 actual exams under CRA and provides key compliance strategies for banks as well as offers guidance for identifying potential CRA

problems **Great Eastern RV Trips: A Year-Round Guide to the** Janet Groene,2000 **The Official Guide of the
Railways and Steam Navigation Lines of the United States, Puerto Rico, Canada, Mexico and Cuba** William
Frederick Allen,Edwin Stevens Allen,Andrew J. Burns,1919 **Official Catalogue and Guide Book to the Pan-American
Exposition ,1901 The Official Guide of the Railways and Steam Navigation Lines of the United States, Porto
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