

COMPLIANCE SCORECARD:

Wells Fargo

The Monitor’s Secondary Professional Firm (SPF) assigned to Wells Fargo, McGladrey LLP, spent approximately 6,850 hours over a six month period performing loan level testing for the 20 metrics tested during periods one and two. The chart below illustrates the results of the SPF’s tests. The potential violation reported is now undergoing a corrective action plan.

N/A Threshold error rate not applicable
X Metric was not tested in that specific test period

Metric Name	Metric Number	Test Period	Threshold Error Rate	Result (Error Rate if Failed)
Foreclosure sale in error	1 (1.A)	1 2	X 1.00%	X PASS
Incorrect modification denial	2 (1.B)	1 2	X 5.00%	X PASS
Affidavit of Indebtedness (AOI) preparation	3 (2.A)	1 2	5.00% 5.00%	PASS PASS
Proof of Claim	4 (2.B)	1 2	X 5.00%	X PASS
Fee adherence to guidance	8 (4.A)	1 2	X 5.00%	X PASS
Adherence to customer payment processing	9 (4.B)	1 2	X 5.00%	X PASS
Late fees adherence to guidance	11 (4.D)	1 2	5.00% 5.00%	PASS PASS
Customer Portal	13 (5.B)	1 2	N/A N/A	PASS PASS
Single Point of Contact (SPOC)	14 (5.C)	1 2	5.00%* 5.00%*	PASS PASS
Workforce management	15 (5.D)**	1 2	N/A X	PASS X
Affidavit of Indebtedness (AOI) integrity	16 (5.E)**	1 2	N/A X	PASS X
Account status activity	17 (5.F)**	1 2	N/A X	PASS X
Complaint response timeliness	18 (6.A)	1 2	X 5.00%	X PASS
Loan modification document collection timeline compliance	19 (6.B.i)	1 2	X 5.00%	X FAIL (7.84%)
Loan modification decision/notification timeline compliance	20 (6.B.ii)	1 2	X 10.00%	X PASS
Charge of application fees for loss mitigation	24 (6.B.vii)	1 2	1.00% 1.00%	PASS PASS
Short sale inclusion notice for deficiency	25 (6.B.vii.a)	1 2	X 5.00%	X PASS
Dual track referred to foreclosure	26 (6B.viii.a)	1 2	X 5.00%	X PASS
Force-placed insurance timeliness of notices	28 (6.C.i)	1 2	X 5.00%	X PASS
Force-placed insurance termination	29 (6.C.ii)	1 2	5.00% 5.00%	PASS PASS

*Test question 4 only **Policy and procedure metric that is tested once a year

[The metrics can be found here. Reference Exhibit E-1 of the Settlement document.](#)