

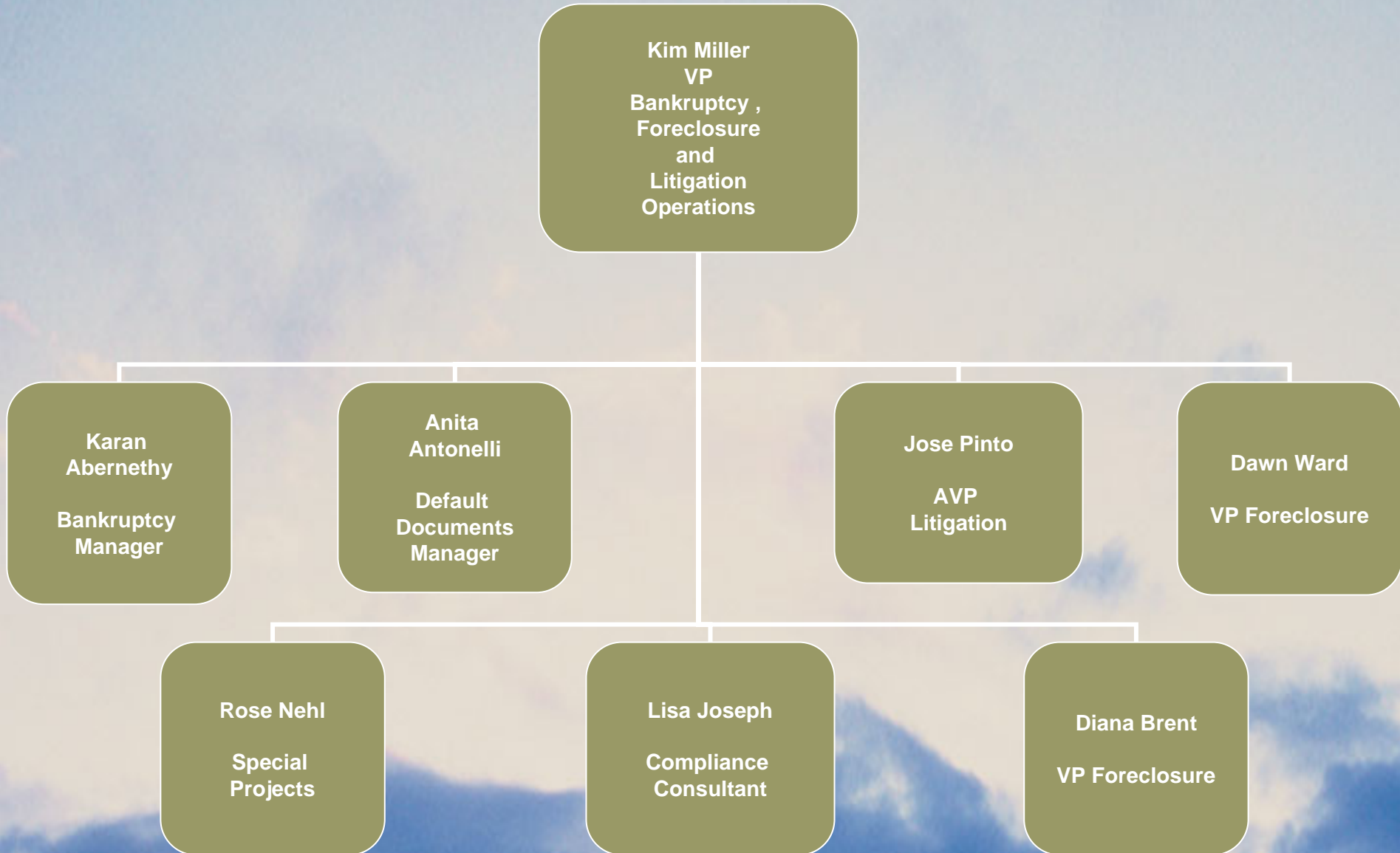
Wells Fargo Home Mortgage Bankruptcy Overview

**Presented by:
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San Diego**



Organizational Chart



Bankruptcy Statistics

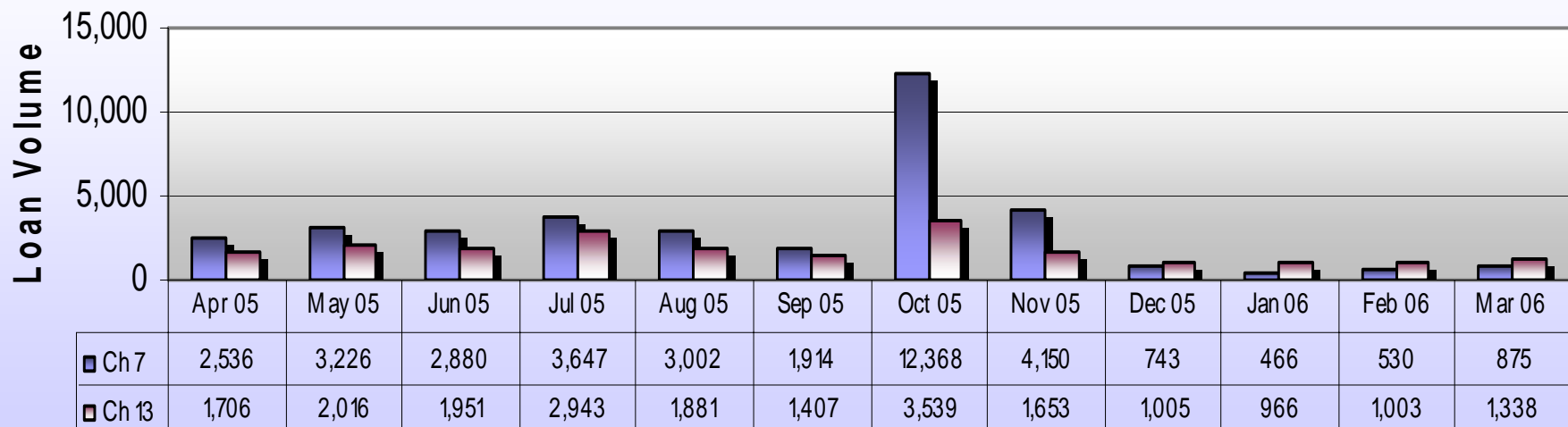
- Total Loans currently in Bankruptcy 43,471
- Average number of new bankruptcies added per month is 3,155
- Average number of removed bankruptcies per month is 2,813

Bankruptcy Chapters

- **Chapter 7 Bankruptcy (6,804 loans)**
 - Liquidates all personal debt
- **Chapter 13 Bankruptcy (46,488 loans)**
 - Repayment of debts over 3-5 years
 - Secured/Unsecured
- **Chapter 11 (172 loans)**
 - Provides for the reorganization of businesses
- **Chapter 12 (7 loans)**
 - Reorganization of family owned farms

Bankruptcies Filings by Chapter

Bankruptcy Filings by Chapter
Rolling 12 Month Comparison



■ Ch 7 ■ Ch 13

Bankruptcy Filings by Chapter

Bankruptcy Filings by Chapter
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■ Ch 7 ■ Ch 13

Bankruptcy Processes

- Bankruptcy Work Station Set-Up
- Proof of Claim (POC) Set-Up
- Cash Applications
- Bankruptcy Delinquency Monitoring
- Bankruptcy Release Process

Bankruptcy Initiatives

- Improved communication with bankruptcy trustees
- Batman
- PACT