

From: Donna Vieira <donnazao@comcast.net>  
Sent: Thursday, May 19, 2011 10:41 AM  
To: !FHFA REG-COMMENTS  
Subject: Comments regarding RIN 2590-AA42

I'm writing because my family and I were affected by the economic collapse of 2008, and we don't want it to happen again.

Wells Fargo has lied to homeowners and the public.

Wells Fargo not only originated us a fraudulent mortgage based on hugely inflated appraisal, sold its fraudulent mortgage loan to a pool of investors, but also wrongfully foreclosed our home in 2010. Now, Wells Fargo went one step further by not only defrauding us, but also falsifying IRS 1099 form defrauding the nation, investors and the taxpayers based on its fraudulent mortgage loan which it no longer owns. Wells Fargo sold its fraudulent mortgage loan to a pool of investors shortly after it originated the fraudulent mortgage loan.

We received the 2010 1099-A form from Wells Fargo. On the form, Wells Fargo listed Freddie Mac as our mortgage lender. After we verified with Freddie Mac, Freddie Mac confirmed in writing that our mortgage loan was not Freddie Mac's mortgage loan.

Couple of weeks after we confronted Wells Fargo and Freddie Mac, Wells Fargo's CFO and Freddie Mac's COO both resigned just one day apart from each other. We highly suspect the resignations were triggered by irregularity of fillings.

We are disputing that Wells Fargo originated us this fraudulent mortgage loan in 2005 and wrongfully foreclosed our home in 2010. Please refer to our fight against Wells Fargo's mortgage origination fraud, wrongful foreclosure and predatory lending practices at our website [www.wellsfargomortgagefraud.com](http://www.wellsfargomortgagefraud.com)

Wells Fargo can not lawfully originate fraudulent mortgage loan and wrongfully foreclose home based on the fraudulent mortgage loan in the State of Nevada under Nevada State Statute NRS 205.372.

After we presented the written email from Freddie Mac confirming that Freddie Mac was not our mortgage lender.

1. Wells Fargo first denied in its February 23 letter that it falsified the 1099-A form by listing Freddie Mac as our mortgage lender.

In its February 23 letter, Wells Fargo clearly stated that it found no error on its 1099-A form by listing Freddie Mac as our mortgage lender knowing that Freddie Mac has confirmed to us that Freddie Mac doesn't own our mortgage loan. Wells Fargo also clearly stated in this letter that after it originated us a "FRAUDULENT" mortgage loan, Wells Fargo sold our loan to a pool of investors which was managed by U.S. Bank.

2. In its March 7 letter, Wells Fargo updated its 1099-A form by changing the mortgage lender from Freddie Mac to Wells Fargo. However, in the written letter on February 23, Wells Fargo has admitted that it sold our mortgage loan to a pool of investors which is managed by U.S. Bank.

Since the mortgage loan Wells Fargo originated was fraudulent and it was already sold to a pool of investors, how can Wells Fargo defraud us by issuing the 2010 1099-A form, and also defrauding all the taxpayers by writing off the taxes.

This is tax fraud upon us. This is tax fraud upon IRS and this is tax fraud upon taxpayers!

Wells Fargo refused to disclose the list of investors who owns our mortgage loan. We demand Wells Fargo to disclose the list of investors. All the investors who own our mortgage loan have rights to know the fact that Wells Fargo sold them a fraudulent mortgage loan.

Wells Fargo has repeated proven to us that it has built a business model based on fraud. Please help us to expose it and hold it accountable!

Thank you very much.

Donna

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