

BrokerCheck Report

GLOBAL ALTERNATIVE INVESTMENT SERVICES, INC.

CRD# 487

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

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Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. [For more information about FINRA, visit www.finra.org.](http://www.finra.org)



GLOBAL ALTERNATIVE INVESTMENT SERVICES, INC.

CRD# 487

SEC# 8-395

Main Office Location

401 SOUTH TRYON STREET
D1050-151
CHARLOTTE, NC 28202

Mailing Address

401 SOUTH TRYON STREET
D1050-151
CHARLOTTE, NC 28202

Business Telephone Number

866-440-7460 X 2

Report Summary for this Firm

This report summary provides an overview of the brokerage firm. Additional information for this firm can be found in the detailed report.

Firm Profile

This firm is classified as a corporation.

This firm was formed in Delaware on 07/23/1952.

Its fiscal year ends in December.

Firm History

Information relating to the brokerage firm's history such as other business names and successions (e.g., mergers, acquisitions) can be found in the detailed report.

Firm Operations

This brokerage firm is no longer registered with FINRA or a national securities exchange.

Disclosure Events

Brokerage firms are required to disclose certain criminal matters, regulatory actions, civil judicial proceedings and financial matters in which the firm or one of its control affiliates has been involved.

Are there events disclosed about this firm? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	4
Arbitration	1

The number of disclosures from non-registered control affiliates is 92

Registration Withdrawal Information

This section provides information relating to the date the brokerage firm ceased doing business and the firm's financial obligations to customers or other brokerage firms.



Date firm ceased business: 07/31/2020

Does this brokerage firm owe any money or securities to any customer or brokerage firm? No



Firm Profile

This firm is classified as a corporation.

This firm was formed in Delaware on 07/23/1952.

Its fiscal year ends in December.

Firm Names and Locations

This section provides the brokerage firm's full legal name, "Doing Business As" name, business and mailing addresses, telephone number, and any alternate name by which the firm conducts business and where such name is used.

GLOBAL ALTERNATIVE INVESTMENT SERVICES, INC.
Doing business as GLOBAL ALTERNATIVE INVESTMENT SERVICES, INC.
CRD# 487
SEC# 8-395

Main Office Location
401 SOUTH TRYON STREET
D1050-151
CHARLOTTE, NC 28202

Mailing Address
401 SOUTH TRYON STREET
D1050-151
CHARLOTTE, NC 28202

Business Telephone Number
866-440-7460 X 2

Other Names of this Firm

Name	Where is it used
EVERGREEN INVESTMENTS	AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI,

WV, WY



Firm Profile

This section provides information relating to all direct owners and executive officers of the brokerage firm.

Direct Owners and Executive Officers

Legal Name & CRD# (if any): WELLS FARGO BANK, N.A.

Is this a domestic or foreign entity or an individual? Domestic Entity

Position MEMBER

Position Start Date 03/2010

Percentage of Ownership 75% or more

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? Yes

Legal Name & CRD# (if any): CLEWS, KENNETH JAMES
4155852

Is this a domestic or foreign entity or an individual? Individual

Position FINOP/PRINCIPAL FINANCIAL OFFICER

Position Start Date 12/2010

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No

Legal Name & CRD# (if any): GALLO, NICOLE ELISE
4915541

Is this a domestic or foreign entity or an individual? Individual

Position CHIEF COMPLIANCE OFFICER

Position Start Date 06/2018

Firm Profile



Direct Owners and Executive Officers (continued)

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): NICOLOSI, SEAN MICHAEL
4082275

Is this a domestic or foreign entity or an individual? Individual

Position PRINCIPAL OPERATIONS OFFICER, DIRECTOR

Position Start Date 05/2014

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): TABACK, ADAM IRA
2378786

Is this a domestic or foreign entity or an individual? Individual

Position PRESIDENT / DIRECTOR

Position Start Date 04/2010

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): WILLS-ZAPATA, TRACY CECILE

Firm Profile



Direct Owners and Executive Officers (continued)

	2601580
Is this a domestic or foreign entity or an individual?	Individual
Position	DIRECTOR
Position Start Date	01/2015
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No



Firm Profile

This section provides information relating to any indirect owners of the brokerage firm.

Indirect Owners

Legal Name & CRD# (if any):	WELLS FARGO & COMPANY
Is this a domestic or foreign entity or an individual?	Domestic Entity
Company through which indirect ownership is established	WFC HOLDINGS, LLC, (FORMERLY WFC HOLDINGS CORP.)
Relationship to Direct Owner	MEMBER
Relationship Established	09/1998
Percentage of Ownership	75% or more
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	Yes

Legal Name & CRD# (if any):	WFC HOLDINGS, LLC
Is this a domestic or foreign entity or an individual?	Domestic Entity
Company through which indirect ownership is established	WELLS FARGO BANK, N.A.
Relationship to Direct Owner	MEMBER
Relationship Established	11/1998
Percentage of Ownership	75% or more
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Firm History

This section provides information relating to any successions (e.g., mergers, acquisitions) involving the firm.

No information reported.



Firm Operations



Registrations

This section provides information about the regulators (Securities and Exchange Commission (SEC), self-regulatory organizations (SROs), and U.S. states and territories) with which the brokerage firm is currently registered and licensed, the date the license became effective, and certain information about the firm's SEC registration.

This firm is no longer registered.

The firm's registration was from 10/16/1936 to 09/29/2020.

Firm Operations



Types of Business

This section provides the types of business, including non-securities business, the brokerage firm is engaged in or expects to be engaged in.

This firm currently conducts 2 types of businesses.

Types of Business

Private placements of securities

Other - HEDGE FUND WHOLESALER

Other Types of Business

This firm does not effect transactions in commodities, commodity futures, or commodity options.

This firm does not engage in other non-securities business.

Non-Securities Business Description:

Firm Operations



Clearing Arrangements

This firm does not hold or maintain funds or securities or provide clearing services for other broker-dealer(s).

Introducing Arrangements

This firm does not refer or introduce customers to other brokers and dealers.

Firm Operations

Industry Arrangements



This firm does have books or records maintained by a third party.

Name:	WELLS FARGO BANK, N.A.
Business Address:	401 SOUTH TRYON STREET SUITE 500 CHARLOTTE, NC 28288
Effective Date:	03/20/2010
Description:	WELLS FARGO BANK, N.A. IS 100% OWNER OF ASBSI AND MAINTAINS FINANCIAL FILES AND RECORDS FOR ASBSI AT ITS CHARLOTTE, NC OFFICE.

This firm does not have accounts, funds, or securities maintained by a third party.

This firm does not have customer accounts, funds, or securities maintained by a third party.

Control Persons/Financing

This firm does not have individuals who control its management or policies through agreement.

This firm does not have individuals who wholly or partly finance the firm's business.



Firm Operations

Organization Affiliates

This section provides information on control relationships the firm has with other firms in the securities, investment advisory, or banking business.

This firm is, directly or indirectly:

- in control of
 - controlled by
 - or under common control with
- the following partnerships, corporations, or other organizations engaged in the securities or investment advisory business.**

WELLS FARGO SECURITIES CANADA, LTD. is under common control with the firm.

Business Address:	1235 BAY STREET SUITE 400 TORONTO, CANADA M5R 3K4
Effective Date:	08/01/2012
Foreign Entity:	Yes
Country:	CANADA
Securities Activities:	Yes
Investment Advisory Activities:	No
Description:	THE AFFILIATE IS 100% OWNED BY EVEREN CAPITAL CORPORATION, WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

WELLS FARGO PRIME SERVICES, LLC is under common control with the firm.

CRD #:	133068
Business Address:	101 CALIFORNIA STREET SUITE 3050 SAN FRANCISCO, CA 94111
Effective Date:	08/01/2012
Foreign Entity:	No
Country:	
Securities Activities:	Yes
Investment Advisory Activities:	No

Firm Operations



Organization Affiliates (continued)

Description: THE AFFILIATE IS 100% OWNED BY EVEREN CAPITAL CORPORATION, WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

WELLS FARGO SECURITIES INTERNATIONAL LIMITED is under common control with the firm.

Business Address: LECONFIELD HOUSE
CURZON STREET
LONDON, ENGLAND WIJ-5JA

Effective Date: 12/31/2008

Foreign Entity: Yes

Country: ENGLAND

Securities Activities: Yes

Investment Advisory Activities: No

Description: THE AFFILIATE IS 100% OWNED BY WELLS FARGO INTERNATIONAL BANKING CORPORATION, WHICH IS 100% OWNED BY WELLS FARGO BANK, N.A., WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

WELLS FARGO SECURITIES (JAPAN) CO., LTD. is under common control with the firm.

Business Address: MARUNOUCHI TRUST TOWER NORTH, 13TH FLOOR
8-1 MARUNOUCHI 1-CHROME
TOKYO, JAPAN

Effective Date: 12/31/2008

Foreign Entity: Yes

Country: JAPAN

Securities Activities: Yes

Investment Advisory Activities: Yes

Description: THE AFFILIATE IS 100% OWNED BY WELLS FARGO INTERNATIONAL BANKING CORPORATION, WHICH IS 100% OWNED BY WELLS FARGO BANK, N.A., WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

Firm Operations



Organization Affiliates (continued)

WELLS FARGO SECURITIES ASIA LIMITED (HONG KONG) is under common control with the firm.

Business Address:	23/F AIA CENTRAL 1 CONNAUGHT ROAD CENTRAL HONG KONG, CHINA
Effective Date:	12/31/2008
Foreign Entity:	Yes
Country:	CHINA
Securities Activities:	Yes
Investment Advisory Activities:	Yes
Description:	THE AFFILIATE IS 100% OWNED BY WELLS FARGO INTERNATIONAL BANKING CORPORATION, WHICH IS 100% OWNED BY WELLS FARGO BANK, N.A., WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

WELLS FARGO FUNDS DISTRIBUTOR, LLC is under common control with the firm.

CRD #:	133366
Business Address:	525 MARKET STREET 12TH FLOOR SAN FRANCISCO, CA 94105
Effective Date:	01/01/2009
Foreign Entity:	No
Country:	
Securities Activities:	Yes
Investment Advisory Activities:	No
Description:	AFFILIATE IS 100% OWNED BY WELLS FARGO ASSET MANAGEMENT HOLDINGS, LLC, WHICH IS 100% OWNED BY EVEREN CAPITAL CORPORATION, WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

GALLIARD CAPITAL MANAGEMENT INC is under common control with the firm.

CRD #:	106487
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Firm Operations



Organization Affiliates (continued)

Business Address: SIXTH & MARQUETTE
MINNEAPOLIS, MN 55479

Effective Date: 01/01/2009

Foreign Entity: No

Country:

Securities Activities: No

Investment Advisory Activities: Yes

Description: THE AFFILIATE IS 100% OWNED BY WELLS FARGO ASSET MANAGEMENT HOLDINGS, LLC, WHICH IS 100% OWNED BY EVEREN CAPITAL CORPORATION, WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

WELLS CAPITAL MANAGEMENT INC is under common control with the firm.

CRD #: 104973

Business Address: 525 MARKET STREET
10TH FLOOR
SAN FRANCISCO, CA 94105

Effective Date: 01/01/2009

Foreign Entity: No

Country:

Securities Activities: No

Investment Advisory Activities: Yes

Description: THE AFFILIATE IS 100% OWNED BY WELLS FARGO ASSET MANAGEMENT HOLDINGS, LLC, WHICH IS 100% OWNED BY EVEREN CAPITAL CORPORATION, WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

WELLS FARGO FUNDS MANAGEMENT, LLC is under common control with the firm.

CRD #: 110841

Business Address: 525 MARKET STREET
12TH FLOOR

Firm Operations



Organization Affiliates (continued)

SAN FRANCISCO, CA 94105

Effective Date: 01/01/2009

Foreign Entity: No

Country:

Securities Activities: No

Investment Advisory Activities: Yes

Description: THE AFFILIATE IS 100% OWNED BY WELLS FARGO ASSET MANAGEMENT HOLDINGS, LLC, WHICH IS 100% OWNED BY EVEREN CAPITAL CORPORATION, WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

WELLS FARGO ASSET MANAGEMENT (INTERNATIONAL) LIMITED is under common control with the firm.

CRD #: 132377

Business Address: 34 GROSVENOR ST
LONDON, ENGLAND W1K 4QU

Effective Date: 05/28/2012

Foreign Entity: Yes

Country: ENGLAND

Securities Activities: No

Investment Advisory Activities: Yes

Description: THE AFFILIATE IS OWNED 25% BY HADBO INVESTMENTS C.V. AND 75% BY ISLAND FINANCE HOLDING COMPANY, BOTH OF WHICH ARE OWNED DIRECTLY AND INDIRECTLY BY WELLS FARGO FINANCIAL, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE SUBSIDIARY AND THE APPLICANT.

WELLS FARGO INVESTMENT INSTITUTE, INC. is under common control with the firm.

CRD #: 133204

Business Address: 401 S. TRYON STREET
CHARLOTTE, NC 28202

Effective Date: 04/12/2005

Firm Operations



Organization Affiliates (continued)

Foreign Entity:	No
Country:	
Securities Activities:	No
Investment Advisory Activities:	Yes
Description:	THE AFFILIATE IS OWNED 100% BY WELLS FARGO BANK, N.A., WHICH IS OWNED 100% BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

WELLS FARGO SECURITIES, LLC is under common control with the firm.

CRD #:	126292
Business Address:	301 S. COLLEGE STREET, TW-8 CHARLOTTE, NC 28288-0601
Effective Date:	07/01/2003
Foreign Entity:	No
Country:	
Securities Activities:	Yes
Investment Advisory Activities:	No
Description:	THE AFFILIATE IS 100% OWNED BY EVEREN CAPITAL CORPORATION, WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC is under common control with the firm.

CRD #:	11025
Business Address:	ONE NORTH JEFFERSON AVENUE ST. LOUIS, MO 63103
Effective Date:	03/20/2010
Foreign Entity:	No
Country:	
Securities Activities:	Yes

Firm Operations



Organization Affiliates (continued)

Investment Advisory Activities: Yes

Description: THE AFFILIATE IS 100% OWNED BY WACHOVIA SECURITIES FINANCIAL HOLDINGS, LLC, WHICH IS 100% OWNED BY EVEREN CAPITAL CORPORATION, WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

WELLS FARGO CLEARING SERVICES, LLC is under common control with the firm.

CRD #: 19616

Business Address: ONE NORTH JEFFERSON AVENUE
ST. LOUIS, MO 63103

Effective Date: 03/20/2010

Foreign Entity: No

Country:

Securities Activities: Yes

Investment Advisory Activities: Yes

Description: THE AFFILIATE IS 100% OWNED BY WACHOVIA SECURITIES FINANCIAL HOLDINGS, LLC, WHICH IS 100% OWNED BY EVEREN CAPITAL CORPORATION, WHICH IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, WHICH IS THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.

This firm is directly or indirectly, controlled by the following:

- bank holding company
- national bank
- state member bank of the Federal Reserve System
- state non-member bank
- savings bank or association
- credit union
- or foreign bank

WELLS FARGO BANK, N.A. is a National Bank and controls the firm.

Business Address: 420 MONTGOMERY STREET
SAN FRANCISCO, CA 94104

Effective Date: 01/01/2009

Firm Operations



Organization Affiliates (continued)

Description:	AFFILIATE IS 100% OWNED BY WFC HOLDINGS, LLC, WHICH IS 100% OWNED BY WELLS FARGO & COMPANY, THE ULTIMATE PARENT OF THE AFFILIATE AND THE APPLICANT.
<hr/>	
WELLS FARGO & COMPANY is a Bank Holding Company and controls the firm.	
Business Address:	420 MONTGOMERY STREET SAN FRANCISCO, CA 94163
Effective Date:	01/01/2009
Description:	ULTIMATE PARENT OF APPLICANT
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Disclosure Events

All firms registered to sell securities or provide investment advice are required to disclose regulatory actions, criminal or civil judicial proceedings, and certain financial matters in which the firm or one of its control affiliates has been involved. For your convenience, below is a matrix of the number and status of disclosure events involving this brokerage firm or one of its control affiliates. Further information regarding these events can be found in the subsequent pages of this report.

	Pending	Final	On Appeal
Regulatory Event	0	4	0
Arbitration	N/A	1	N/A



Disclosure Event Details

What you should know about reported disclosure events:

1. **BrokerCheck provides details for any disclosure event that was reported in CRD. It also includes summary information regarding FINRA arbitration awards in cases where the brokerage firm was named as a respondent.**
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a brokerage firm is required to disclose a particular criminal event.
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - Disclosure events for this brokerage firm were reported by the firm and/or regulators. When the firm and a regulator report information for the same event, both versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.
5. **You may wish to contact the brokerage firm to obtain further information regarding any of the disclosure events contained in this BrokerCheck report.**

Regulatory - Final

This type of disclosure event involves (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulator such as the U.S. Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of the authority of a brokerage firm or its control affiliate to act as an attorney, accountant or federal contractor.

Disclosure 1 of 4

Reporting Source: Regulator

Current Status: Final



Allegations: SEC ADMINISTRATIVE RELEASE 34-60059, IA RELEASE 40-2888, INVESTMENT COMPANY ACT RELEASE 40-28759, JUNE 8, 2009: THE SEC (OR "COMMISSION") DEEMS IT APPROPRIATE AND IN THE PUBLIC INTEREST THAT ADMINISTRATIVE AND CEASE-AND-DESIST PROCEEDINGS BE, AND HEREBY ARE, INSTITUTED PURSUANT TO SECTIONS 15(B)(4) AND 21C OF THE SECURITIES EXCHANGE ACT OF 1934, SECTIONS 203(E) AND 203(K) OF THE INVESTMENT ADVISERS ACT OF 1940, AND SECTIONS 9(B) AND 9(F) OF THE INVESTMENT COMPANY ACT OF 1940 AGAINST EVERGREEN INVESTMENT SERVICES, INC. ("EVERGREEN DISTRIBUTOR") FOR WILLFULLY VIOLATING SECTIONS 15(F) AND 17(A) OF THE EXCHANGE ACT AND RULE 17A-4(B)(4) THEREUNDER, RULE 22C-1(A) PROMULGATED PURSUANT TO SECTION 22(C) OF THE INVESTMENT COMPANY ACT, AND AIDING AND ABETTING VIOLATIONS OF SECTION 206(2) OF THE ADVISERS ACT. THE COMMISSION ALLEGES EVERGREEN DISTRIBUTOR DISCLOSED TO SELECT FUND SHAREHOLDERS OF THEIR FINANCIAL INTERMEDIARIES THAT RECENT SIGNIFICANT DECREASES IN THE FUND'S NET ASSET VALUE (NAV) WERE CAUSED BY THE DOWNWARD RE-PRICING OF CERTAIN SECURITIES OWNED BY THE FUND THAT RESULTED NOT FROM MARKET-RELATED EVENT BUT RATHER FROM A CHANGE IN THE WAY THE FUND VALUED THOSE SECURITIES AND THAT THE RE-PRICINGS MAY CONTINUE - INFORMATION THESE SHAREHOLDERS WERE THEN ABLE TO USE IN DECIDING WHETHER TO REDEEM THEIR SHARES BEFORE FURTHER POTENTIAL RE-PRICINGS OF THE SECURITIES HELD BY THE FUND. IN ADDITION, THE COMMISSION ALLEGES THAT EVERGREEN DISTRIBUTOR FAILED TO PRESERVE CERTAIN BUSINESS-RELATED ELECTRONIC COMMUNICATIONS AS REQUIRED BY FEDERAL SECURITIES LAWS AND IN VIOLATION OF A COMMISSION ORDER ENTERED AGAINST IT ON SEPTEMBER 19, 2007 IN A SEPARATE ENFORCEMENT ACTION.

Initiated By: UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Date Initiated: 06/08/2009

Docket/Case Number: 3-13507

Principal Product Type: Mutual Fund(s)

Other Product Type(s):

Principal Sanction(s)/Relief Sought:

Other Sanction(s)/Relief Sought:

Resolution: Order

Resolution Date: 06/08/2009



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Sanctions Ordered:

Censure
Monetary/Fine \$2,000,000.00
Disgorgement/Restitution
Cease and Desist/Injunction

Other Sanctions Ordered:

Sanction Details:

EVERGREEN DISTRIBUTOR HAS SUBMITTED AN OFFER OF SETTLEMENT THAT THE COMMISSION HAS DETERMINED TO ACCEPT. SOLELY FOR THE PURPOSE OF THESE PROCEEDINGS AND ANY OTHER PROCEEDINGS BROUGHT BY OR ON BEHALF OF THE COMMISSION OR IN WHICH THE COMMISSION IS A PARTY, AND WITHOUT ADMITTING OR DENYING THE FINDINGS, EXCEPT THOSE FINDINGS PERTAINING TO THE JURISDICTION OF THE COMMISSION OVER EVERGREEN DISTRIBUTOR AND THE SUBJECT MATTER OF THESE PROCEEDINGS, WHICH ARE ADMITTED, EVERGREEN DISTRIBUTOR CONSENTS TO THE ENTRY OF THIS ORDER INSTITUTING ADMINISTRATIVE AND CEASE-AND-DESIST PROCEEDINGS PURSUANT TO SECTIONS 15(B)(4) AND 21C OF THE SECURITIES EXCHANGE ACT OF 1934, SECTIONS 203(E) AND 203(K) OF THE INVESTMENT ADVISERS ACT OF 1940, AND SECTIONS 9(B) AND 9(F) OF THE INVESTMENT COMPANY ACT OF 1940, MAKING FINDINGS, AND IMPOSING REMEDIAL SANCTIONS AND A CEASE-AND-DESIST ORDER. IT IS HEREBY ORDERED THAT EVERGREEN DISTRIBUTOR IS: CENSURED; ORDERED TO PAY \$1.00 IN DISGORGEMENT AND A \$2,000,000 CIVIL PENALTY; CEASE AND DESIST FROM COMMITTING OR CAUSING VIOLATIONS OF THE FEDERAL SECURITIES LAWS; AND COMPLY WITH UNDERTAKINGS CONCERNING COMPLIANCE OVERSIGHT AND THE PAYMENT OF \$33,000,000, JOINTLY AND SEVERALLY, WITHIN 10 DAYS OF ENTRY OF THE ORDER TO A FAIR FUND TO COMPENSATE SHAREHOLDERS FOR HARM CAUSED BY THE CONDUCT SET FORTH ABOVE.

Reporting Source:

Firm

Current Status:

Final

Allegations:

THE ORDERS DESCRIBED BELOW RESOLVED INVESTIGATIONS BY THE SEC AND THE SECURITIES DIVISION OF THE SECRETARY OF THE COMMONWEALTH OF MASSACHUSETTS, THE FINDINGS IN WHICH EIS NEITHER ADMITTED NOR DENIED, RELATING TO EIS' SALE OF THE FORMER EVERGREEN ULTRA SHORT OPPORTUNITIES FUND AT A TIME THE



FUND WAS MISVALUED, THE DISCLOSURE OF INFORMATION ABOUT CHANGES TO THE FUND'S NAV TO CERTAIN BROKERS, AND THE FAILURE TO RETAIN CERTAIN FORMS OF INSTANT MESSAGES.

Initiated By:	SECURITIES AND EXCHANGE COMMISSION
Date Initiated:	06/08/2009
Docket/Case Number:	SEC ADMINISTRATIVE PROCEEDING FILE NO. 3-13507
Principal Product Type:	Mutual Fund(s)
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	CEASE AND DESIST; DISGORGEMENT; UNDERTAKING; CENSURE
Resolution:	Settled
Resolution Date:	06/08/2009
Sanctions Ordered:	Censure Monetary/Fine \$41,125,001.00 Disgorgement/Restitution Cease and Desist/Injunction
Other Sanctions Ordered:	WITH RESPECT TO EIS, EIS AND ITS AFFILIATED ADVISER (EVERGREEN INVESTMENT MANAGEMENT COMPANY, LLC.) HAVE UNDERTAKEN TO (1) RETAIN AN INDEPENDENT COMPLIANCE CONSULTANT TO REVIEW CERTAIN OF THE FIRMS' COMPLIANCE AND OTHER POLICIES AND PROCEDURES, AND TO MAKE DISTRIBUTIONS TO ELIGIBLE FORMER SHAREHOLDERS IN THE ULTRA FUND OF THE SETTLEMENT FUNDS IN THE SEC ORDER PURSUANT TO A METHODOLOGY DESCRIBED IN THE ORDER.
Sanction Details:	EIS AND ITS AFFILIATE EIMCO HAVE AGREED TO PAY A TOTAL OF \$41,125,001 TO RESOLVE THE MATTERS. THAT AMOUNT IS COMPRISED OF \$33 MILLION TO COMPENSATE SHAREHOLDERS (EIS AND EIMCO), \$2.86 MILLION IN DISGORGEMENT (EIMCO), \$265,000 PRE-JUDGMENT INTEREST (EIMCO), \$2 MILLION EACH IN PENALTIES BY THE SEC (EIS AND EIMCO), \$1 MILLION PENALTY TO MASSACHUSETTS (EIS AND EIMCO), AND \$1 IN DISGORGEMENT (EIS). ALL PAYMENTS REQUIRED BY THE SETTLMET AS OF JUNE 12, 2009 HAVE BEEN MADE.ALL BUT THE \$1 MILLION PAID TO THE COMMONWEALTH OF MASSACHUSETTS IS AVAILABLE FOR DISTRIBUTION TO ELIGIBLE SHAREHOLDERS PURSUANT TO A METHODOLOGY DESCRIBED IN THE ORDERS.
Firm Statement	EIS CONSENTED TO THE ENTRY OF AN SEC ADMINISTRATIVE ORDER ENTERED JUNE 8, 2009, WITHOUT ADMITTING OR DENYING THE FINDINGS,



THAT EIS AIDED AND ABETTED ITS AFFILIATE EIMC'S VIOLATION OF SECTION 206(2) OF THE INVESTMENT ADVISERS ACT OF 1940, VIOLATED SECTION 15(F) OF THE SECURITIES EXCHANGE ACT OF 1934, RULE 22C-1(A) OF THE INVESTMENT COMPANY ACT OF 1940, SECTION 17(A) OF THE EXCHANGE ACT AND RULE 17A-4(B)(4) THEREUNDER. EIS ALSO CONSENTED, WITHOUT ADMITTING OR DENYING THE FINDINGS, TO THE ENTRY OF AN ADMINISTRATIVE ORDER BY THE SECURITIES DIVISION OF THE SECRETARY OF THE COMMONWEALTH OF MASSACHUSETTS ON JUNE 8, 2009 FINDING THAT EIS VIOLATED SECTIONS 204(A)(2)(G) AND 204(A)(2)(J) OF MASSACHUSETTS GENERAL LAW, CHAPTER 110A, THE UNIFORM SECURITIES ACT.

Disclosure 2 of 4

Reporting Source:	Regulator
Current Status:	Final
Allegations:	RESPONDENTS ENGAGED IN SELECTIVE DISCLOSURE OF NON PUBLIC INFORMATION AND OVERSTATED THE VALUE OF THE ULTRA SHORT OPPORTUNITY BOND FUND SINCE FEBRUARY 1, 2007, WHICH WAS CAUSED BY THE MISPRICING OF THE PORTFOLIO HOLDINGS.
Initiated By:	MASSACHUSETTS SECURITIES DIVISION
Date Initiated:	06/08/2009
Docket/Case Number:	E-2008-0062
URL for Regulatory Action:	
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	RESPONDENTS, EVERGREEN INVESTMENT SERVICES, INC. AND EVERGREEN INVESTMENT MANAGEMENT COMPANY, LLC, AGREE TO: PERMANENTLY CEASE AND DESIST FROM VIOLATIONS OF THE ACT; BE CENSURED BY THE DIVISION; PAY AN ADMINISTRATIVE FINE IN THE AMOUNT OF \$1,000,000 TO MASSACHUSETTS; PAY RESTITUTION TO MASSACHUSETTS INVESTORSIN THE AMOUNT OF \$40,130,000.
Resolution:	Order
Resolution Date:	06/08/2009



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Sanctions Ordered:

Censure
Monetary/Fine \$40,130,000.00
Disgorgement/Restitution
Cease and Desist/Injunction

Other Sanctions Ordered:

Sanction Details:

RESPONDENTS AGREE TO: PERMANENTLY CEASE AND DESIST FROM VIOLATIONS OF THE ACT; BE CENSURED BY THE DIVISION; PAY AN ADMINISTRATIVE FINE IN THE AMOUNT OF \$1,000,000 TO MASSACHUSETTS; AND PAY RESTITUTION TO MASSACHUSETTS INVESTORS IN THE AMOUNT OF \$40,130,000. THE MATTER WAS SETTLED IN CONJUNCTION WITH A RELATED ENFORCEMENT ACTION BROUGHT BY THE SECURITIES AND EXCHANGE COMMISSION.

Reporting Source:

Firm

Current Status:

Final

Allegations:

THE ORDERS DESCRIBED BELOW RESOLVED INVESTIGATIONS BY THE SEC AND THE SECURITIES DIVISION OF THE SECRETARY OF THE COMMONWEALTH OF MASSACHUSETTS, THE FINDINGS IN WHICH EIS NEITHER ADMITTED NOR DENIED, RELATING TO EIS' SALE OF THE FORMER EVERGREEN ULTRA SHORT OPPORTUNITIES FUND AT A TIME THE FUND WAS MISVALUED, THE DISCLOSURE OF INFORMATION ABOUT CHANGES TO THE FUND'S NAV TO CERTAIN BROKERS, AND THE FAILURE TO RETAIN CERTAIN FORMS OF INSTANT MESSAGES.

Initiated By:

SECURITIES DIVISION OF THE SECRETARY OF THE COMMONWEALTH OF MASSACHUSETTS

Date Initiated:

06/08/2009

Docket/Case Number:

MASS. DOCKET NO. E-2008-0062

Principal Product Type:

Mutual Fund(s)

Other Product Type(s):

Principal Sanction(s)/Relief Sought:

Civil and Administrative Penalt(ies) /Fine(s)



Other Sanction(s)/Relief Sought:	CEASE AND DESIST; UNDERTAKING; CENSURE
Resolution:	Settled
Resolution Date:	06/08/2009
Sanctions Ordered:	Censure Monetary/Fine \$41,125,001.00 Cease and Desist/Injunction
Other Sanctions Ordered:	WITH RESPECT TO EIS, EIS AND ITS AFFILIATED ADVISER (EVERGREEN INVESTMENT MANAGEMENT COMPANY, LLC.) HAVE UNDERTAKEN TO (1) RETAIN AN INDEPENDENT COMPLIANCE CONSULTANT TO REVIEW CERTAIN OF THE FIRMS' COMPLIANCE AND OTHER POLICIES AND PROCEDURES, AND TO MAKE DISTRIBUTIONS TO ELIGIBLE FORMER SHAREHOLDERS IN THE ULTRA FUND OF THE SETTLEMENT FUNDS IN THE SEC ORDER PURSUANT TO A METHODOLOGY DESCRIBED IN THE ORDER.
Sanction Details:	EIS AND ITS AFFILIATE EIMCO HAVE AGREED TO PAY A TOTAL OF \$41,125,001 TO RESOLVE THE MATTERS. THAT AMOUNT IS COMPRISED OF \$33 MILLION TO COMPENSATE SHAREHOLDERS (EIS AND EIMCO), \$2.86 MILLION IN DISGORGEMENT (EIMCO), \$265,000 PRE-JUDGMENT INTEREST (EIMCO), \$2 MILLION EACH IN PENALTIES BY THE SEC (EIS AND EIMCO), \$1 MILLION PENALTY TO MASSACHUSETTS (EIS AND EIMCO), AND \$1 IN DISGORGEMENT (EIS). ALL PAYMENTS REQUIRED BY THE SETTLMET AS OF JUNE 12, 2009 HAVE BEEN MADE. ALL BUT THE \$1 MILLION PAID TO THE COMMONWEALTH OF MASSACHUSETTS IS AVAILABLE FOR DISTRIBUTION TO ELIGIBLE SHAREHOLDERS PURSUANT TO A METHODOLOGY DESCRIBED IN THE ORDERS.
Firm Statement	EIS CONSENTED TO THE ENTRY OF AN SEC ADMINISTRATIVE ORDER ENTERED JUNE 8, 2009, WITHOUT ADMITTING OR DENYING THE FINDINGS, THAT EIS AIDED AND ABETTED ITS AFFILIATE EIMC'S VIOLATION OF SECTION 206(2) OF THE INVESTMENT ADVISERS ACT OF 1940, VIOLATED SECTION 15(F) OF THE SECURITIES EXCHANGE ACT OF 1934, RULE 22C-1(A) OF THE INVESTMENT COMPANY ACT OF 1940, SECTION 17(A) OF THE EXCHANGE ACT AND RULE 17A-4(B)(4) THEREUNDER. EIS ALSO CONSENTED, WITHOUT ADMITTING OR DENYING THE FINDINGS, TO THE ENTRY OF AN ADMINISTRATIVE ORDER BY THE SECURITIES DIVISION OF THE SECRETARY OF THE COMMONWEALTH OF MASSACHUSETTS ON JUNE 8, 2009 FINDING THAT EIS VIOLATED SECTIONS 204(A)(2)(G) AND 204(A)(2)(J) OF MASSACHUSETTS GENERAL LAW, CHAPTER 110A, THE UNIFORM SECURITIES ACT.



Reporting Source:	Regulator
Current Status:	Final
Allegations:	<p>SEC ADMIN RELEASES 34-56462, IA RELEASE 40-2648, IC RELEASE 40-27973, SEPTEMBER 19, 2007: THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION (THE COMMISSION) DEEMS IT APPROPRIATE AND IN THE PUBLIC INTEREST THAT ADMINISTRATIVE AND CEASE-AND-DESIST PROCEEDINGS BE, AND HEREBY ARE, INSTITUTED PURSUANT TO SECTIONS 15(B)(4), 17A(C)(3) AND 21C OF THE SECURITIES EXCHANGE ACT OF 1934 ("EXCHANGE ACT"), SECTIONS 203(E) AND 203(K) OF THE INVESTMENT ADVISERS ACT OF 1940 (ADVISERS ACT), AND SECTIONS 9(B) AND 9(F) OF THE INVESTMENT COMPANY ACT OF 1940 (INVESTMENT COMPANY ACT) AGAINST EVERGREEN INVESTMENT SERVICES, INC. (EIS).THIS PROCEEDING CONCERNS VARIOUS VIOLATIONS OF THE FEDERAL SECURITIES LAWS COMMITTED BY EIS IN CONNECTION WITH ITS ROLE IN CREATING AND/OR IMPLEMENTING MARKET TIMING AGREEMENTS THAT PERMITTED, IN EACH CASE, A REGISTERED REPRESENTATIVE TO MAKE, ON BEHALF OF CERTAIN OF HIS CUSTOMERS, FREQUENT TRADES IN CERTAIN EVERGREEN FUNDS IN EXCESS OF THE EXCHANGE LIMITS SET FORTH IN THE FUNDS' PROSPECTUSES. EIS WAS DIRECTED TO FILE WITH THE COMMISSION REGISTRATION STATEMENTS ON BEHALF OF EACH AFFECTED FUND, ALL OF WHICH INCORPORATED THE MATERIALLY MISLEADING EXCHANGE LIMIT PROVISION SET FORTH IN THE FUND PROSPECTUS.</p>
Initiated By:	UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Date Initiated:	09/19/2007
Docket/Case Number:	SEC FILE 3-12805
Principal Product Type:	Mutual Fund(s)
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	
Resolution:	Order
Resolution Date:	09/19/2007



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Sanctions Ordered:

Censure
Monetary/Fine \$1,500,000.00
Disgorgement/Restitution
Cease and Desist/Injunction

Other Sanctions Ordered:

UNDERTAKING: EIS SHALL RETAIN, WITHIN 30 DAYS OF THE DATE OF ENTRY OF THE ORDER, THE SERVICES OF AN INDEPENDENT COMPLIANCE CONSULTANT (ICC) NOT UNACCEPTABLE TO THE STAFF OF THE COMMISSION OR TO A MAJORITY OF THE INDEPENDENT TRUSTEES OF ANY EVERGREEN FUND. EIS SHALL REQUIRE THE ICC TO CONDUCT A COMPREHENSIVE REVIEW OF ITS SUPERVISORY, COMPLIANCE, AND OTHER POLICIES AND PROCEDURES DESIGNED TO PREVENT AND DETECT BREACHES OF FIDUCIARY DUTY, BREACHES OF THE CODE OF ETHICS AND FEDERAL SECURITIES LAW VIOLATIONS BY ESC. THIS REVIEW SHALL INCLUDE, BUT SHALL NOT BE LIMITED TO, A REVIEW OF MARKET TIMING CONTROLS ACROSS ALL AREAS OF ITS BUSINESS, A REVIEW OF POLICIES AND PROCEDURES FOR ENFORCING ANY LIMIT ON TRADING ACTIVITY SET FORTH IN ANY EVERGREEN FUND PROSPECTUS, A REVIEW OF EACH EVERGREEN FUND'S UTILIZATION OF SHORT-TERM TRADING FEES AND OTHER CONTROLS FOR DETERRING EXCESSIVE SHORT-TERM TRADING, AND A REVIEW OF POLICIES AND PROCEDURES CONCERNING CONFLICTS OF INTEREST. EIS SHALL REQUIRE THAT, AT THE CONCLUSION OF THE REVIEW, WHICH IN NO EVENT SHALL BE MORE THAN 180 DAYS AFTER THE DATE OF ENTRY OF THE ORDER, THE ICC SHALL SUBMIT A REPORT TO IT, THE TRUSTEES OF EACH EVERGREEN FUND, AND THE STAFF OF THE COMMISSION. THE REPORT SHALL ADDRESS THE ISSUES DESCRIBED AND SHALL INCLUDE A DESCRIPTION OF THE REVIEW PERFORMED, THE CONCLUSIONS REACHED, THE ICC'S RECOMMENDATIONS FOR CHANGES IN OR IMPROVEMENTS TO POLICIES AND PROCEDURES AND A PROCEDURE FOR IMPLEMENTING THE RECOMMENDED CHANGES IN OR IMPROVEMENTS TO THOSE POLICIES AND PROCEDURES. EIS SHALL ADOPT ALL RECOMMENDATIONS CONTAINED IN THE REPORT OF THE ICC; PROVIDED, HOWEVER, THAT, WITHIN 210 DAYS AFTER THE DATE OF ENTRY OF THE ORDER, EIS SHALL, IN WRITING, ADVISE THE ICC, THE TRUSTEES OF EACH EVERGREEN FUND AND THE STAFF OF THE SEC OF ANY RECOMMENDATIONS THAT ONE OR MORE OF THEM CONSIDERS TO BE UNNECESSARY OR INAPPROPRIATE. EIS SHALL PRESERVE RECORDS FOR AT LEAST SIX YEARS.

Sanction Details:

SOLELY FOR THE PURPOSE OF THESE PROCEEDINGS AND ANY OTHER



PROCEEDINGS BROUGHT BY OR ON BEHALF OF THE COMMISSION OR IN WHICH THE COMMISSION IS A PARTY, AND WITHOUT ADMITTING OR DENYING THE FINDINGS, EXCEPT THOSE FINDINGS PERTAINING TO THE JURISDICTION OF THE COMMISSION OVER RESPONDENT AND THE SUBJECT MATTER OF THESE PROCEEDINGS, WHICH ARE ADMITTED, THE RESPONDENT CONSENTS TO THE ENTRY OF THIS ORDER INSTITUTING ADMINISTRATIVE AND CEASE-AND-DESIST PROCEEDINGS PURSUANT TO SECTIONS 15(B)(4), 17A(C)(3) AND 21C OF THE EXCHANGE ACT, SECTIONS 203(E) AND 203(K) OF THE ADVISERS ACT, AND SECTIONS 9(B) AND 9(F) OF THE INVESTMENT COMPANY ACT, MAKING FINDINGS, AND IMPOSING REMEDIAL SANCTIONS AND A CEASE-AND-DESIST ORDER. THE ORDER IS INSTITUTED AS TO EIS PURSUANT TO SECTION 15(B)(4) AND 21C OF THE EXCHANGE ACT, SECTION 203(K) OF THE ADVISERS ACT AND SECTIONS 9(B) AND 9(F) OF THE INVESTMENT COMPANY ACT. EIS WILLFULLY AIDED AND ABETTED AND CAUSED VIOLATIONS OF SECTIONS 206(1) AND 206(2) OF THE ADVISERS ACT. EIS WILLFULLY VIOLATED SECTION 17(A) OF THE EXCHANGE ACT AND RULE 17A-4(B)(4) THEREUNDER BY FAILING TO PRESERVE CERTAIN COMMUNICATIONS RELATED TO ITS BUSINESS AS SUCH, INCLUDING E-MAILS, FOR A PERIOD OF THREE YEARS. IT IS HEREBY ORDERED THAT: PURSUANT TO SECTION 15(B)(4) OF THE EXCHANGE ACT, EIS IS HEREBY CENSURED. PURSUANT TO SECTION 21C OF THE EXCHANGE ACT, EIS SHALL CEASE AND DESIST FROM COMMITTING OR CAUSING ANY VIOLATIONS AND ANY FUTURE VIOLATIONS OF SECTION 17(A) OF THE EXCHANGE ACT AND RULE 17A-4 THEREUNDER. PURSUANT TO SECTION 203(K) OF THE ADVISERS ACT, EIS SHALL CEASE AND DESIST FROM CAUSING ANY VIOLATIONS AND ANY FUTURE VIOLATIONS OF SECTIONS 206(1) AND 206(2) OF THE ADVISERS ACT. PURSUANT TO SECTION 9(F) OF THE INVESTMENT COMPANY ACT, EIS SHALL CEASE AND DESIST FROM COMMITTING OR CAUSING ANY VIOLATIONS AND ANY FUTURE VIOLATIONS OF SECTION 17(D) OF THE INVESTMENT COMPANY ACT AND RULE 17D-1 THEREUNDER. [CONT. IN COMMENTS]

Regulator Statement

EIS SHALL PAY DISGORGEMENT IN THE AMOUNT OF \$1 AND, PURSUANT TO SECTION 21B(A) OF THE EXCHANGE ACT AND SECTIONS 9(B) AND 9(D) OF THE INVESTMENT COMPANY ACT, A CIVIL PENALTY IN THE AMOUNT OF \$1,500,000. THERE SHALL BE, PURSUANT TO SECTION 308(A) OF THE SARBANES-OXLEY ACT OF 2002, A FAIR FUND ESTABLISHED FOR THE FUNDS.

Reporting Source:

Firm

Current Status:

Final

Allegations:

THE SEC ALLEGED THAT EVERGREEN INVESTMENT MANAGEMENT COMPANY, LLC ("EIMC") VIOLATED SECTIONS 206(1) AND 206(2) OF THE



INVESTMENT ADVISORS ACT OF 1940 AND SECTION 34(B) OF THE INVESTMENT COMPANY ACT OF 1940 BY ENTERING INTO AN AGREEMENT TO ALLOW A REGISTERED REPRESENTATIVE OF A BROKER-DEALER TO ENGAGE IN EXCESSIVE SHORT-TERM TRADING ("MARKET TIMING") IN CERTAIN EVERGREEN MUTUAL FUNDS IN EXCESS OF TRADING LIMITS SET FORTH IN THE FUNDS' PROSPECTUSES AND GENERALLY FAILING TO ENFORCE THESE LIMITS AS TO OTHER TRADERS, WHICH RESULTED IN SUBSTANTIAL TRADING ACTIVITY THAT IMPOSED COSTS ON THE FUNDS AND IMPAIRED THEIR PERFORMANCE.

Initiated By:	SECURITIES AND EXCHANGE COMMISSION
Date Initiated:	09/19/2007
Docket/Case Number:	ADMIN PROCEEDING FILE NO. 3-12805
Principal Product Type:	Mutual Fund(s)
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	CEASE AND DESIST; CENSURE; DISGORGEMENT; UNDERTAKING
Resolution:	Decision & Order of Offer of Settlement
Resolution Date:	09/19/2007
Sanctions Ordered:	Censure Monetary/Fine \$32,503,278.00 Disgorgement/Restitution Cease and Desist/Injunction
Other Sanctions Ordered:	EIMC HAS UNDERTAKEN TO MAINTAIN CERTAIN COMPLIANCE AND ETHICS OVERSIGHT INFRASTRUCTURE. EIMC HAS ALSO UNDERTAKEN TO RETAIN AN INDEPENDENT COMPLIANCE CONSULTANT TO REVIEW CERTAIN OF EIMC'S SUPERVISORY, COMPLIANCE AND OTHER POLICIES AND PROCEDURES AND TO IMPLEMENT THE RECOMMENDATIONS OF SUCH CONSULTANT. EIMC HAS ALSO AGREED TO RETAIN AN INDEPENDENT DISTRIBUTION CONSULTANT TO ESTABLISH A PLAN FOR DISTRIBUTING THE DISGORGEMENT AND PENALTIES PAID PURSUANT TO THE ORDER.
Sanction Details:	EIMC AND ITS AFFILIATES HAVE AGREED TO PAY A TOTAL OF \$32,503,278 IN DISGORGEMENT AND PENALTIES, WITH \$30,003,276 BEING PAID BY EIMC ON OR ABOUT SEPTEMBER 19, 2007.
Firm Statement	EIMC HAS UNDERTAKEN TO MAINTAIN CERTAIN COMPLIANCE AND ETHICS OVERSIGHT INFRASTRUCTURE. EIMC HAS ALSO UNDERTAKEN TO RETAIN AN INDEPENDENT COMPLIANCE CONSULTANT TO REVIEW CERTAIN OF



EIMC'S SUPERVISORY, COMPLIANCE AND OTHER POLICIES AND PROCEDURES AND TO IMPLEMENT THE RECOMMENDATIONS OF SUCH CONSULTANT. EIMC HAS ALSO AGREED TO RETAIN AN INDEPENDENT DISTRIBUTION CONSULTANT TO ESTABLISH A PLAN FOR DISTRIBUTING THE DISGORGEMENT AND PENALTIES PAID PURSUANT TO THE ORDER.

Disclosure 4 of 4

Reporting Source:	Regulator
Current Status:	Final
Allegations:	NASD RULES 2110, 2830(L)(5), 2830(K)(3) - EVERGREEN INVESTMENT SERVICES, INC. (THE "FIRM"), THE ADMINISTRATOR AND WHOLESALER OF THE EVERGREEN FAMILY OF MUTUAL FUNDS, PARTICIPATED IN A YEARLY SHELF SPACE/REVENUE SHARING ARRANGEMENTS WITH AN AFFILIATE. TO PAY FOR PARTICIPATION IN THE REVENUE SHARING PROGRAM, THE FIRM ARRANGED FOR THE AFFILIATE TO RECEIVE APPROXIMATELY \$25.6 MILLION IN DIRECTED BROKERAGE COMMISSIONS GENERATED BY EVERGREEN FUNDS PORTFOLIO TRADES OVER A THREE YEAR PERIOD. THE FIRM ALSO SPONSORED A SALES-RECOGNITION PROGRAM FOR REGISTERED REPRESENTATIVES OF ITS AFFILIATE WHO SOLD EVERGREEN FUNDS. REPRESENTATIVES WHO PARTICIPATED WERE ELIGIBLE TO ATTEND MULTI-DAY MEETINGS AT LUXURY RESORT LOCATIONS. THE EVENTS WERE AVAILABLE ONLY TO REGISTERED REPRESENTATIVES WHO SOLD CERTAIN TARGET AMOUNTS OF EVERGREEN FUNDS SET BY THE FIRM. THESE MEETINGS CONSTITUTED THE PAYMENT OF IMPROPER NON-CASH COMPENSATION BY THE FIRM TO ITS AFFILIATES REGISTERED REPRESENTATIVES.
Initiated By:	NASD
Date Initiated:	12/27/2006
Docket/Case Number:	EAF0400970003
Principal Product Type:	Mutual Fund(s)
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	
Other Sanction(s)/Relief Sought:	
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	12/27/2006



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Sanctions Ordered: Censure
Monetary/Fine \$4,200,000.00

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE FINDINGS, THE FIRM CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THERE FOR THE FIRM IS CENSURED AND FINED \$4,200,000.

Reporting Source: Firm

Current Status: Final

Allegations: NASD RECOMMENDED ENFORCEMENT ACTION BE BROUGHT AGAINST EVERGREEN INVESTMENT SERVICES, INC FOR VIOLATIONS OF NASD CONDUCT RULES REGARDING NON-CASH COMPENSATION AND DIRECTED BROKERAGE PRACTICES (CONDUCT RULES 2830 (K)(3), 2830(I)(5) AND 2110). THE NASD REVIEW PERIOD WAS FROM 1/1/2001 THRU 12/31/2003.

Initiated By: NASD

Date Initiated: 10/18/2005

Docket/Case Number: [EAF0400970003](#)

Principal Product Type: Mutual Fund(s)

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought: CENSURE

Resolution: Settled

Resolution Date: 12/26/2006

Sanctions Ordered: Censure
Monetary/Fine \$4,200,000.00

Other Sanctions Ordered:

Sanction Details: TOTAL AMOUNT OF FINE TO BE PAID BY EVERGREEN INVESTMENT



SERVICES, INC IS 4.2 MILLION DOLLARS. FINE WILL BE PAID IN JANUARY 2007 AND NO PORTION OF THE FINE WAS WAIVED.

Firm Statement

EVERGREEN INVESTMENT SERVICES, INC (EISI) REACHED A SETTLEMENT WITH THE NASD ON DECEMBER 26, 2006. UNDER THE TERMS OF THE SETTLEMENT, EISI AGREED TO A CENSURE AND PAY A CIVIL PENALTY OF 4.2 MILLION DOLLARS IN ORDER TO RESOLVE ALL ISSUES WITHOUT ADMITTING OR DENYING THE ALLEGATIONS.



Arbitration Award - Award / Judgment

Brokerage firms are not required to report arbitration claims filed against them by customers; however, BrokerCheck provides summary information regarding FINRA arbitration awards involving securities and commodities disputes between public customers and registered securities firms in this section of the report.

The full text of arbitration awards issued by FINRA is available at www.finra.org/awardsonline.

Disclosure 1 of 1

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT ACTIVITY-SUITABILITY; ACCOUNT RELATED-BREACH OF CONTRACT
Arbitration Forum:	FINRA
Case Initiated:	10/29/2008
Case Number:	08-03963
Disputed Product Type:	NO OTHER TYPE OF SEC INVOLVE; OTHER TYPES OF SECURITIES
Sum of All Relief Requested:	\$215,000.00
Disposition:	AWARD AGAINST PARTY
Disposition Date:	01/28/2011
Sum of All Relief Awarded:	\$27,015.15

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure Events for Non-Registered Control Affiliates



All firms registered to sell securities or provide investment advice are required to disclose regulatory actions, criminal or civil judicial proceedings, and certain financial matters in which the firm or one of its control affiliates has been involved. For your convenience, below is a matrix of the number and status of disclosure events involving this brokerage firm or one of its control affiliates. Further information regarding these events can be found in the subsequent pages of this report.

	Pending	Final	On Appeal
Regulatory Event	0	80	0
Criminal	0	1	0
Civil Event	1	9	1



Disclosure Event Details

Regulatory - Final

Disclosure 1 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	<p>WITHOUT ADMITTING OR DENYING LIABILITY, WELLS FARGO & COMPANY (WF&CO) ENTERED INTO A CONSENT ORDER IN WHICH WF&CO WAS ALLEGED TO HAVE VIOLATED §11-301(2) OF THE MARYLAND SECURITIES ACT, RELATED TO THE CREATION, POOLING, STRUCTURING, SPONSORSHIP, PACKAGING, MARKETING, UNDERWRITING, SALE OR ISSUANCE OF RESIDENTIAL MORTGAGE-BACKED SECURITIES ("RMBS") BETWEEN JANUARY 1, 2005 AND JANUARY 1, 2009.</p> <p>WF&CO AGREED TO PAY RESTITUTION OF \$20,000,000 TO THE STATE OF MARYLAND WITHIN THIRTY (30) BUSINESS DAYS.</p>
Initiated By:	OFFICE OF ATTORNEY GENERAL, STATE OF MARYLAND
Date Initiated:	06/15/2020
Docket/Case Number:	2016-0833
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Restitution
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	06/15/2020
Sanctions Ordered:	Monetary/Fine \$20,000,000.00
Other Sanctions Ordered:	
Sanction Details:	\$20,000,000 RESTITUTION TO BE PAID WITHIN 30 BUSINESS DAYS OF SETTLEMENT AGREEMENT.

Disclosure 2 of 80



Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ("WFC") VIOLATED SECTION 10(B) OF THE EXCHANGE ACT OF 1934 (THE "EXCHANGE ACT") AND RULE 10B-5 THEREUNDER WITH RESPECT TO ITS HISTORICAL COMMUNITY BANK SALES PRACTICES AND RELATED DISCLOSURES
Initiated By:	UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Date Initiated:	02/21/2020
Docket/Case Number:	NO. 3-19704
Principal Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	CIVIL AND ADMINISTRATIVE PENALTY(IES)/FINE(S)
Resolution:	Order
Resolution Date:	02/21/2020
Sanctions Ordered:	Monetary/Fine \$500,000,000.00
Other Sanctions Ordered:	
Sanction Details:	PURSUANT TO A CEASE AND DESIST ORDER (THE "SEC ORDER"), THE SECURITIES AND EXCHANGE COMMISSION ("SEC") REQUIRED WFC TO PAY A CIVIL MONEY PENALTY IN THE AMOUNT OF \$500,000,000
Firm Statement	WFC CONSENTED TO THE ENTRY OF THE SEC ORDER AND AGREED TO PAY A CIVIL PENALTY OF \$500 MILLION AND TO BE ENJOINED FROM FUTURE VIOLATIONS OF SECTION 10(B) OF THE EXCHANGE ACT AND RULE 10B-5 THEREUNDER. WFC ALSO AGREED TO ENGAGE OUTSIDE EXPERIENCED SECURITIES COUNSEL TO CONDUCT AN ASSESSMENT OF THE REGULATION D POLICIES AND PROCEDURES OF WFC AND CERTAIN OF ITS SUBSIDIARIES AND TO PRESENT TO THE SEC ON THE IMPLEMENTATION OF RECOMMENDATIONS MADE BY OUTSIDE COUNSEL

Disclosure 3 of 80

Reporting Source: Firm



Affiliate:	WELLS FARGO BANK, N. A..
Current Status:	Final
Allegations:	THE CFTC FOUND THAT WELLS FARGO BANK, N.A. (WFBNA) MISPRICED A FOREIGN EXCHANGE TRANSACTION EXECUTED ON BEHALF OF A COUNTERPARTY IN AUGUST 2014, BECAUSE WFBNA DID NOT HAVE A SYSTEM IN PLACE TO ACCURATELY TRACK TRADES USED TO FILL A COUNTERPARTY'S ORDERS AND DID NOT IMPLEMENT PROCEDURES DESIGNED TO ENSURE THAT ACCURATE INFORMATION WAS PROVIDED TO THE COUNTERPARTY. ACCORDINGLY, THE CFTC FOUND THAT THE BANK VIOLATED SECTION 4S(H)(1)(B) AND (3)(C) OF THE COMMODITY EXCHANGE ACT, 7 U.S.C. SEC. 6S(H)(1)(B) AND (3)(C) (2012), AND REGULATIONS 23.4.02(A)(1)(I) AND (2) AND 23.433, 17 C.F.R. SECS. 23.402(A)(1)(I) AND (2) AND 23.433 (2019). WITHOUT ADMITTING OR DENYING THE FINDINGS, WFBNA CONSENTED TO ENTRY OF THE CFTC'S ORDER.
Initiated By:	COMMODITY FUTURES TRADING COMMISSION (CFTC)
Date Initiated:	11/08/2019
Docket/Case Number:	CFTC DOCKET NO 20-08
Principal Product Type:	Other
Other Product Type(s):	COMMODITY SWAPS
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	CIVIL AND ADMINISTRATIVE PENALTY(IES), UNDERTAKINGS, AND RESTITUTION.
Resolution:	Order
Resolution Date:	11/08/2019
Sanctions Ordered:	Monetary/Fine \$10,000,000.00 Disgorgement/Restitution Cease and Desist/Injunction
Other Sanctions Ordered:	
Sanction Details:	RESTITUTION OF \$4.47 MILLION ALREADY MADE TO COUNTERPARTY

Disclosure 4 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N.A.



Current Status:	Final
Allegations:	WITHOUT ADMITTING THE ALLEGATIONS, WELLS FARGO BANK, N.A. ("WFBNA") CONSENTED TO A SETTLEMENT IN WHICH IT WAS ALLEGED AND FOUND TO HAVE VIOLATED NFA COMPLIANCE RULE 2-49(A) BY FAILING TO COMMUNICATE WITH A COUNTERPARTY IN A FAIR AND BALANCED MANNER AS REQUIRED UNDER COMMODITY FUTURES TRADING COMMISSION REGULATION 23-433.
	WFBNA AGREED TO PAY A CIVIL MONEY PENALTY OF \$2,500,000.00 TO THE NATIONAL FUTURES ASSOCIATION WITHIN 30 DAYS.
Initiated By:	NATIONAL FUTURES ASSOCIATION
Date Initiated:	08/09/2019
Docket/Case Number:	19-BCC-010
Principal Product Type:	Other
Other Product Type(s):	SWAPS
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Decision
Resolution Date:	08/09/2019
Sanctions Ordered:	Monetary/Fine \$2,500,000.00
Other Sanctions Ordered:	
Sanction Details:	\$2,500,000. FINE DUE WITHIN 30 DAYS OF SETTLEMENT AGREEMENT.

Disclosure 5 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER



THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By:	STATE ATTORNEY GENERAL - WYOMING
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$1,603,894.35
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 6 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - WISCONSIN



Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$8,565,813.31

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCESSING INSTRUCTIONS.

Disclosure 7 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - WEST VIRGINIA

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))



Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$1,652,275.25
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 8 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - WASHINGTON
Date Initiated:	12/28/2018
Docket/Case Number:	18-2-06490-34
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)


Other Sanction(s)/Relief Sought:
Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$16,147,093.34

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 9 of 80
Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - VIRGINIA

Date Initiated: 12/28/2018

Docket/Case Number:
Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):
Principal Sanction(s)/Relief Sought: Suspension

Other Sanction(s)/Relief Sought:
Resolution: Settled

Resolution Date: 12/28/2018



Sanctions Ordered:	Monetary/Fine \$11,546,080.48
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 10 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - VERMONT
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$1,984,047.03
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY



GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 11 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - UTAH

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$10,232,596.05

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCCESING INSTRUCTIONS.



Disclosure 12 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - TEXAS
Date Initiated:	12/28/2018
Docket/Case Number:	D-1-GN-18-007683
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$47,378,217.69
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 13 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY



Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - TENNESSEE
Date Initiated:	12/28/2018
Docket/Case Number:	19C69
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$4,989,322.01
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 14 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO



COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - SOUTH DAKOTA

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$1,827,596.64

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCCESING INSTRUCTIONS.

Disclosure 15 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE



ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - SOUTH CAROLINA**Date Initiated:** 12/28/2018**Docket/Case Number:****Principal Product Type:** Banking Products (Other than CD(s))**Other Product Type(s):****Principal Sanction(s)/Relief Sought:** Civil and Administrative Penalt(ies) /Fine(s)**Other Sanction(s)/Relief Sought:****Resolution:** Settled**Resolution Date:** 12/28/2018**Sanctions Ordered:** Monetary/Fine \$6,788,785.83**Other Sanctions Ordered:** AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.**Sanction Details:** THE MONETARY AMOUNT OWED WAS PAID.**Disclosure 16 of 80****Reporting Source:** Firm**Affiliate:** WELLS FARGO & COMPANY**Current Status:** Final**Allegations:** WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.**Initiated By:** STATE ATTORNEY GENERAL - RHODE ISLAND**Date Initiated:** 12/28/2018



Docket/Case Number: PC-2018-9401

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$1,216,915.47

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 17 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - PENNSYLVANIA

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):



Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$16,526,551.91
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 18 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - OREGON
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	



Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$9,766,546.95
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCESSING INSTRUCTIONS.

Disclosure 19 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - OKLAHOMA
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$2,640,251.14



Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 20 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - OHIO

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$2,974,953.32

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.



Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 21 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - NORTH DAKOTA

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$1,215,310.89

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCCESING INSTRUCTIONS.

Disclosure 22 of 80



Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - NORTH CAROLINA
Date Initiated:	12/22/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$15,174,791.40
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 23 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final



Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - NEW YORK
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$11,854,349.87
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 24 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER



THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By:	STATE ATTORNEY GENERAL - NEW MEXICO
Date Initiated:	12/28/2018
Docket/Case Number:	D-101-CV-2018-02395
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$6,449,106.00
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000. TO RESOLVE THE COMPLAINT FILED BY NEW MEXICO AGAINST WF&CO IN AUGUST 2018, WF&CO ALSO AGREED TO PAY NEW MEXICO AN ADDITIONAL \$1,000,000
Sanction Details:	FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCCESING INSTRUCTIONS.

Disclosure 25 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE



ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - NEW JERSEY**Date Initiated:** 12/28/2018**Docket/Case Number:****Principal Product Type:** Banking Products (Other than CD(s))**Other Product Type(s):****Principal Sanction(s)/Relief Sought:** Civil and Administrative Penalt(ies) /Fine(s)**Other Sanction(s)/Relief Sought:****Resolution:** Settled**Resolution Date:** 12/28/2018**Sanctions Ordered:** Monetary/Fine \$16,989,709.60**Other Sanctions Ordered:** AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.**Sanction Details:** THE MONETARY AMOUNT OWED WAS PAID.**Disclosure 26 of 80****Reporting Source:** Firm**Affiliate:** WELLS FARGO & COMPANY**Current Status:** Final**Allegations:** WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.**Initiated By:** STATE ATTORNEY GENERAL - NEW HAMPSHIRE**Date Initiated:** 12/28/2018



Docket/Case Number: 217-2018-CV-00811

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$1,167,689.76

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 27 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - NEVADA

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):



Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$13,363,512.80
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 28 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - NEBRASKA
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	



Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$5,210,423.09
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 29 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - MONTANA
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$2,779,651.69



Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROPROCESSING INSTRUCTIONS.

Disclosure 30 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - MISSISSIPPI
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$2,538,491.41
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.



Sanction Details: FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCESSING INSTRUCTIONS.

Disclosure 31 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - MISSOURI

Date Initiated: 12/28/2018

Docket/Case Number: 18AC-CC00516

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$5,616,485.55

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 32 of 80



Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - MINNESOTA
Date Initiated:	12/28/2018
Docket/Case Number:	62-CV-18-8322
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$9,361,299.85
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 33 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final



Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - MICHIGAN
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$5,235,475.56
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 34 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER



THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By:	STATE ATTORNEY GENERAL - MARYLAND
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$7,916,350.19
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 35 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - MASSACHUSETTS



Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$6,182,546.05

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCESSING INSTRUCTIONS.

Disclosure 36 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - MAINE

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

**Other Product Type(s):**

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$1,136,559.61

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 37 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - LOUISIANA

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)


Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$1,911,733.65

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 38 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - KENTUCKY

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018



Sanctions Ordered:	Monetary/Fine \$3,675,446.17
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROPROCESSING INSTRUCTIONS.

Disclosure 39 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - KANSAS
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$2,307,874.13
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH



INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 40 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - IOWA

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$6,180,941.33

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCESSING INSTRUCTIONS.



Disclosure 41 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - INDIANA
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$5,202,676.45
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 42 of 80

Reporting Source:	Firm
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Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - ILLINOIS
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$10,857,474.49
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 43 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA



REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By:	STATE ATTORNEY GENERAL - IDAHO
Date Initiated:	12/28/2018
Docket/Case Number:	CV01-18-23986
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$5,276,628.87
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 44 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE



ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - HAWAII**Date Initiated:** 12/28/2018**Docket/Case Number:****Principal Product Type:** Banking Products (Other than CD(s))**Other Product Type(s):****Principal Sanction(s)/Relief Sought:** Civil and Administrative Penalt(ies) /Fine(s)**Other Sanction(s)/Relief Sought:****Resolution:** Settled**Resolution Date:** 12/28/2018**Sanctions Ordered:** Monetary/Fine \$1,468,038.75**Other Sanctions Ordered:** AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.**Sanction Details:** FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCESSING INSTRUCTIONS.**Disclosure 45 of 80****Reporting Source:** Firm**Affiliate:** WELLS FARGO & COMPANY**Current Status:** Final**Allegations:** WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.**Initiated By:** STATE ATTORNEY GENERAL - GEORGIA**Date Initiated:** 12/28/2018

**Docket/Case Number:****Principal Product Type:** Banking Products (Other than CD(s))**Other Product Type(s):****Principal Sanction(s)/Relief Sought:** Civil and Administrative Penalt(ies) /Fine(s)**Other Sanction(s)/Relief Sought:****Resolution:** Settled**Resolution Date:** 12/28/2018**Sanctions Ordered:** Monetary/Fine \$16,346,293.31**Other Sanctions Ordered:** AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.**Sanction Details:** THE MONETARY AMOUNT OWED WAS PAID.**Disclosure 46 of 80****Reporting Source:** Firm**Affiliate:** WELLS FARGO & COMPANY**Current Status:** Final**Allegations:** WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.**Initiated By:** STATE ATTORNEY GENERAL - FLORIDA**Date Initiated:** 12/28/2018**Docket/Case Number:****Principal Product Type:** Banking Products (Other than CD(s))**Other Product Type(s):**



Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$28,301,139.58
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 47 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - DISTRICT OF COLUMBIA
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	



Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$1,112,853.08
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 48 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - DELAWARE
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$2,007,548.53



Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROPROCESSING INSTRUCTIONS.

Disclosure 49 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - CONNECTICUT
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$5,242,279.59
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.



Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 50 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - COLORADO

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$21,476,334.34

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 51 of 80



Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - CALIFORNIA
Date Initiated:	12/28/2018
Docket/Case Number:	18-ST-CV-09856
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$148,733,525.16
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 52 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final



Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.
Initiated By:	STATE ATTORNEY GENERAL - ARIZONA
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$37,136,571.08
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCCESING INSTRUCTIONS.

Disclosure 53 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO



PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By:	STATE ATTORNEY GENERAL - ARKANSAS
Date Initiated:	12/28/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$1,298,019.87
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCCESING INSTRUCTIONS.

Disclosure 54 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.



Initiated By: STATE ATTORNEY GENERAL - ALABAMA

Date Initiated: 12/28/2018

Docket/Case Number:

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Settled

Resolution Date: 12/28/2018

Sanctions Ordered: Monetary/Fine \$7,945,123.52

Other Sanctions Ordered: AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.

Sanction Details: THE MONETARY AMOUNT OWED WAS PAID.

Disclosure 55 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: WELLS FARGO & COMPANY ENTERED INTO A SETTLEMENT WITH ALL 50 STATE ATTORNEYS GENERAL AND THE DISTRICT OF COLUMBIA REGARDING PREVIOUSLY DISCLOSED RETAIL SALES PRACTICES, AUTO COLLATERAL PROTECTION INSURANCE AND GUARANTEED ASSET/AUTO PROTECTION, AND MORTGAGE INTEREST RATE LOCK MATTERS. UNDER THE TERMS OF THE AGREEMENT, WELLS FARGO AGREED TO PAY A TOTAL OF \$575 MILLION TO RESOLVE POTENTIAL CIVIL CLAIMS BY STATE ATTORNEYS GENERAL.

Initiated By: STATE ATTORNEY GENERAL - ALASKA

Date Initiated: 12/28/2018

Docket/Case Number:



Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	12/28/2018
Sanctions Ordered:	Monetary/Fine \$1,486,804.01
Other Sanctions Ordered:	AS PART OF ITS NATIONAL SETTLEMENT WITH ALL STATES WF&CO ALSO PAID TO THE NATIONAL ATTORNEYS GENERAL TRAINING AND RESEARCH INSTITUTE \$2,000,000. AND TO THE NATIONAL ASSOCIATION OF ATTORNEY GENERALS \$7,000,000.
Sanction Details:	FIRM WILL MAKE PAYMENT UPON RECEIPT AND PROCCESING INSTRUCTIONS.

Disclosure 56 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	WITHOUT ADMITTING LIABILITY, WELLS FARGO & COMPANY (WFC) CONSENTED TO A SETTLEMENT AGREEMENT WITH THE ILLINOIS ATTORNEY GENERAL'S OFFICE IN WHICH WFC AGREED TO PAY \$17.25MM IN RESTITUTION TO DESIGNATED ILLINIOIS STATE PENSIONS TO RESOLVE AN INVESTIGATION OF . WELLS FARGO MORTGAGE - RELATED SECURITIZATIONS ISSUED BEFORE JANUARY 1, 2009.
Initiated By:	OFFICE OF ATTORNEY GENERAL, STATE OF ILLINOIS
Date Initiated:	11/27/2018
Docket/Case Number:	N/A
Principal Product Type:	Other
Other Product Type(s):	SECURITIES (RMBS)
Principal Sanction(s)/Relief Sought:	Restitution


Other Sanction(s)/Relief Sought:

Resolution: Settled
Resolution Date: 11/27/2018
Sanctions Ordered: Monetary/Fine \$17,250,000.00
Other Sanctions Ordered:
Sanction Details: \$17,250,000. RESTITUTION PAID WITHIN 10 BUSINESS DAYS OF SETTLEMENT AGREEMENT.

Disclosure 57 of 80

Reporting Source: Firm
Affiliate: WELLS FARGO & COMPANY
Current Status: Final
Allegations: WITHOUT ADMITTING LIABILITY, WELLS FARGO & COMPANY (WF&CO) CONSENTED TO A SETTLEMENT AGREEMENT IN WHICH THE OFFICE OF ATTORNEY GENERAL, STATE OF NEW YORK (OAG), ALLEGED WF&CO ENGAGED IN VIOLATIONS OF NY GENERAL BUSINESS LAW, § 352 ET SEQ., EXECUTIVE LAW § 63(12), AND THE COMMON LAW OF THE STATE OF NY, RELATED TO REPRESENTATIONS TO INVESTORS.
 WELLS FARGO & COMPANY AGREED TO PAY A CIVIL MONEY PENALTY OF \$65,000,000. TO THE OAG WITHIN TEN (10) BUSINESS DAYS.
Initiated By: OFFICE OF ATTORNEY GENERAL, STATE OF NEW YORK
Date Initiated: 10/18/2018
Docket/Case Number: 18/121
Principal Product Type: Banking Products (Other than CD(s))
Other Product Type(s):
Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:
Resolution: Settled
Resolution Date: 10/18/2018



Sanctions Ordered:	Monetary/Fine \$65,000,000.00
Other Sanctions Ordered:	
Sanction Details:	\$65,000,000. FINE PAID WITHIN 10 BUSINESS DAYS OF SETTLEMENT AGREEMENT.
Firm Statement	N/A

Disclosure 58 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N.A.
Current Status:	Final
Allegations:	<p>WITHOUT ADMITTING LIABILITY, THE BANK CONSENTED TO A CIVIL SETTLEMENT AGREEMENT IN WHICH THE US DOJ ALLEGED THE BANK ENGAGED IN VIOLATIONS COVERED UNDER THE FINANCIAL INSTITUTIONS REFORM, RECOVERY AND ENFORCEMENT ACT OF 1989, 12 U.S.C. § 1833A, RELATED TO REPRESENTATIONS, DISCLOSURES OR NON-DISCLOSURES TO RMBS INVESTORS OR THIRD PARTIES THAT WERE PASSED THROUGH TO RMBS INVESTORS.</p> <p>WELLS FARGO BANK, N.A. AGREED TO PAY A CIVIL MONEY PENALTY OF \$2,090,000,000 TO THE CIVIL DIVISION OF THE U.S. DEPARTMENT OF JUSTICE WITHIN FIFTEEN (15) DAYS.</p>
Initiated By:	U.S. DEPARTMENT OF JUSTICE
Date Initiated:	08/01/2018
Docket/Case Number:	
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Settled
Resolution Date:	08/01/2018
Sanctions Ordered:	Monetary/Fine \$2,090,000,000.00 Cease and Desist/Injunction

**Other Sanctions Ordered:**

Sanction Details: \$2,090,000,000. FINE DUE WITHIN 15 DAYS OF SETTLEMENT AGREEMENT.

Disclosure 59 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO BANK, N.A.

Current Status: Final

Allegations: WITHOUT ADMITTING OR DENYING THE FINDINGS, THE BANK CONSENTED TO THE ISSUANCE OF AN ORDER IN WHICH THE OCC FOUND THAT THE BANK FAILED TO IMPLEMENT AND MAINTAIN AN ENTERPRISE-WIDE COMPLIANCE RISK MANAGEMENT PROGRAM COMMENSURATE WITH THE BANK'S SIZE, COMPLEXITY, AND RISK PROFILE. THE OCC FOUND THAT THE DEFICIENCIES IN THE BANK'S ENTERPRISE-WIDE COMPLIANCE RISK MANAGEMENT PROGRAM, WHICH WERE IDENTIFIED DURING THE OCC'S ONGOING SUPERVISION OF THE BANK, CONSTITUTED RECKLESS UNSAFE OR UNSOUND PRACTICES RESULTING IN VIOLATIONS OF THE UNFAIR ACTS OR PRACTICES PROVISION OF SECTION 5 OF THE FEDERAL TRADE COMMISSION ACT. THE OCC ALSO FOUND THAT DEFICIENCIES IN THE BANK'S AUTOMOBILE COLLATERAL PROTECTION INSURANCE (CPI) PROGRAM AND MORTGAGE INTEREST RATE LOCK EXTENSION FEE PRACTICES CONSTITUTED UNFAIR ACTS OR PRACTICES AND WERE UNSAFE OR UNSOUND. THE ORDER REQUIRES THE BANK TO: (1) MAINTAIN A COMPLIANCE COMMITTEE RESPONSIBLE FOR MONITORING AND OVERSEEING THE BANK'S COMPLIANCE WITH THE PROVISIONS OF THE ORDER; (2) DEVELOP AND EXECUTE A COMPLIANCE RISK MANAGEMENT PLAN, A CONSENT ORDER ACTION PLAN, A STAFFING ASSESSMENT FOR THE COMPLIANCE RISK MANAGEMENT PROGRAM, AND A PLAN TO ENHANCE THE INTERNAL AUDIT PROGRAM WITH RESPECT TO COMPLIANCE; (3) ESTABLISH A COMPREHENSIVE REMEDIATION PROGRAM FOR REMEDIATION ACTIVITIES CONDUCTED BY THE BANK AND ESTABLISH REMEDIATION PLANS ADDRESSING CPI AND MORTGAGE INTEREST RATE LOCK EXTENSION FEES; (4) PAY A CIVIL MONEY PENALTY OF \$500,000,000; AND (5) COMPLY WITH VARIOUS REPORTING AND APPROVAL REQUIREMENTS.

Initiated By: OFFICE OF THE COMPTROLLER OF THE CURRENCY (OCC)

Date Initiated: 04/20/2018

Docket/Case Number: AA-EC-2018-15 & AA-EC-2018-16

Principal Product Type: Banking Products (Other than CD(s))

**Other Product Type(s):**

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought: RESTITUTION
DISGORGEMENT
CEASE AND DESIST

Resolution: Consent

Resolution Date: 04/20/2018

Sanctions Ordered: Monetary/Fine \$500,000,000.00
Disgorgement/Restitution

Other Sanctions Ordered: ESTABLISH ENTERPRISE-WIDE COMPLIANCE RISK MANAGEMENT PLAN, ESTABLISH A COMPREHENSIVE REMEDIATION PROGRAM, AND ENHANCE THE INTERNAL AUDIT PLAN FOR COMPLIANCE.

Sanction Details: \$500,000,000.00 FINE

Disclosure 60 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO BANK, N.A.

Current Status: Final

Allegations: WITHOUT ADMITTING OR DENYING THE FINDINGS OF FACT OR CONCLUSIONS OF LAW, THE BANK CONSENTED TO THE ISSUANCE OF AN ORDER IN WHICH THE CFPB FOUND THAT THE BANK ENGAGED IN UNFAIR ACTS OR PRACTICES IN VIOLATION OF SECTIONS 1031(C) AND 1036(A)(1)(B) OF THE CONSUMER FINANCIAL PROTECTION ACT OF 2010 (CFPA) FOR CERTAIN SPECIFIED ACTS AND PRACTICES RELATED TO: (1) THE BANK'S FAILURE TO FOLLOW THE MORTGAGE-INTEREST-RATE-LOCK PROCESS IT EXPLAINED TO SOME PROSPECTIVE BORROWERS; AND (2) THE BANK'S FORCE-PLACED AUTOMOBILE COLLATERAL PROTECTION INSURANCE (CPI) PROGRAM. IN ADDITION TO ORDERING THE BANK TO STOP ENGAGING IN THE SPECIFIED ACTS AND PRACTICES, THE ORDER FURTHER REQUIRES THE BANK TO: (1) MAINTAIN A COMPLIANCE COMMITTEE RESPONSIBLE FOR MONITORING AND OVERSEEING THE BANK'S COMPLIANCE WITH THE PROVISIONS OF THE ORDER; (2) SUBMIT AN ACCEPTABLE ENTERPRISE-WIDE COMPLIANCE RISK MANAGEMENT PLAN DESIGNED TO ENSURE THE BANK'S ACTS AND PRACTICES COMPLY WITH FEDERAL CONSUMER FINANCIAL LAW AND THE TERMS OF THE ORDER, A STAFFING ASSESSMENT FOR THE COMPLIANCE RISK MANAGEMENT PROGRAM, AND A PLAN TO ENHANCE THE INTERNAL AUDIT



PROGRAM WITH RESPECT TO COMPLIANCE; (3) ESTABLISH A COMPREHENSIVE REMEDIATION PROGRAM FOR REMEDIATION ACTIVITIES CONDUCTED BY THE BANK AND ESTABLISH REMEDIATION PLANS ADDRESSING THE CPI AND MORTGAGE-INTEREST-RATE-LOCK FINDINGS IN THE ORDER; (4) PAY A CIVIL MONEY PENALTY OF \$1 BILLION, FOR WHICH ONLY \$500 MILLION MUST BE PAID TO THE CFPB AS THE CFPB IS TREATING THE PAYMENT OF THE \$500 MILLION OCC PENALTY AS PARTIAL SATISFACTION OF THE PENALTY; AND (5) COMPLY WITH VARIOUS REPORTING AND APPROVAL REQUIREMENTS.

Initiated By: BUREAU OF CONSUMER FINANCIAL PROTECTION

Date Initiated: 04/20/2018

Docket/Case Number: 2018-BCFP-0001

Principal Product Type: Banking Products (Other than CD(s))

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought: RESTITUTION
DISGORGEMENT
CEASE AND DESIST

Resolution: Consent

Resolution Date: 04/20/2018

Sanctions Ordered: Monetary/Fine \$500,000,000.00

Other Sanctions Ordered: ESTABLISH ENTERPRISE-WIDE COMPLIANCE RISK MANAGEMENT PLAN, ESTABLISH A COMPREHENSIVE REMEDIATION PROGRAM, AND ENHANCE THE INTERNAL AUDIT PLAN FOR COMPLIANCE.

Sanction Details: \$500,000,000. FINE

Disclosure 61 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO INSURANCE, INC.

Current Status: Final

Allegations: THE CALIFORNIA DEPARTMENT OF INSURANCE FILED A DISCIPLINARY ACTION FOR ALLEGED IMPROPER SALES PRACTICES BETWEEN 2008 AND 2016 CONCERNING THE BANK'S ONLINE INSURANCE REFERRAL PROGRAM FOR RENTERS AND SIMPLIFIED-ISSUE TERM LIFE INSURANCE. THE



INSURANCE PRODUCTS WERE OFFERED BY REFERRAL THROUGH THIRD-PARTY CARRIERS AMERICAN MODERN INSURANCE GROUP, ASSURANT, GREAT WEST FINANCIAL, AND PRUDENTIAL INSURANCE COMPANY. THE CALIFORNIA DEPARTMENT OF INSURANCE ALLEGES THAT WELLS FARGO'S ACTIONS ARE GROUNDS FOR SUSPENDING OR REVOKING THE INSURANCE LICENSES FOR WELLS FARGO BANK, N.A. AND WELLS FARGO INSURANCE, INC.

Initiated By: CALIFORNIA DEPARTMENT OF INSURANCE

Date Initiated: 11/30/2017

Docket/Case Number: LA2016000665-AP

Principal Product Type: Insurance

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Other

Other Sanction(s)/Relief Sought: ADMINISTRATIVE PROCEEDING INITIATED

Resolution: Settled

Resolution Date: 01/02/2019

Sanctions Ordered: Monetary/Fine \$10,345,816.00

Other Sanctions Ordered: CEASE TRANSACTING NEW BUSINESS IN CALIFORNIA, MAY CONTINUE TO RECEIVE COMMISSIONS AND PROVIDE SERVICES FOR EXISTING BUSINESS, UNTIL LICENSES EXPIRES FOR WFBNA ON SEPTEMBER 30, 2020, AND WFI, INC. ON JULY 31, 2020. UPON EXPIRATION NEITHER SHALL APPLY FOR INSURANCE LICENSES FOR A PERIOD OF NO LESS THAN 2 YEARS.

Sanction Details: \$5,000,000 OF THE PENALTY SHALL BE PAID WITHIN 30 DAYS OF THE EFFECTIVE DATE, AND \$345,816 WILL BE TO COVER ANY AND ALL ATTORNEY FEES, COSTS AND/OR EXPENSES RECOVERABLE. AND THE REMAINING \$5,000,000 SHALL BE PAYABLE ONLY IF, AFTER A PERIOD OF NO LESS THAN TWO YEARS FOLLOWING THE LAST OF THE RESPECTIVE EXPIRATION DATES OF ITS LICENSES, WELLS FARGO FILES AN APPLICATION WITH THE DEPARTMENT FOR REISSUANCE OF EITHER OF ITS LICENSES, OR APPLIES FOR ANY LICENSE, AND THE INSURANCE COMMISSIONER GRANTS ANY SUCH LICENSES.

Reporting Source: Firm



Affiliate:	WELLS FARGO BANK, N.A.
Current Status:	Final
Allegations:	THE CALIFORNIA DEPARTMENT OF INSURANCE FILED A DISCIPLINARY ACTION FOR ALLEGED IMPROPER SALES PRACTICES BETWEEN 2008 AND 2016 CONCERNING THE BANK'S ONLINE INSURANCE REFERRAL PROGRAM FOR RENTERS AND SIMPLIFIED-ISSUE TERM LIFE INSURANCE. THE INSURANCE PRODUCTS WERE OFFERED BY REFERRAL THROUGH THIRD-PARTY CARRIERS AMERICAN MODERN INSURANCE GROUP, ASSURANT, GREAT WEST FINANCIAL, AND PRUDENTIAL INSURANCE COMPANY. THE CALIFORNIA DEPARTMENT OF INSURANCE ALLEGES THAT WELLS FARGO'S ACTIONS ARE GROUNDS FOR SUSPENDING OR REVOKING THE INSURANCE LICENSES FOR WELLS FARGO BANK, N.A. AND WELLS FARGO INSURANCE, INC.
Initiated By:	CALIFORNIA DEPARTMENT OF INSURANCE
Date Initiated:	11/30/2017
Docket/Case Number:	LA2016000665-AP
Principal Product Type:	Insurance
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Other
Other Sanction(s)/Relief Sought:	ADMINISTRATIVE PROCEEDING INITIATED
Resolution:	Settled
Resolution Date:	01/02/2019
Sanctions Ordered:	Monetary/Fine \$10,345,816.00
Other Sanctions Ordered:	CEASE TRANSACTING NEW BUSINESS IN CALIFORNIA, MAY CONTINUE TO RECEIVE COMMISSIONS AND PROVIDE SERVICES FOR EXISTING BUSINESS, UNTIL LICENSES EXPIRES FOR WFBNA ON SEPTEMBER 30, 2020, AND WFI, INC. ON JULY 31, 2020. UPON EXPIRATION NEITHER SHALL APPLY FOR INSURANCE LICENSES FOR A PERIOD OF NO LESS THAN 2 YEARS.
Sanction Details:	\$5,000,000 OF THE PENALTY SHALL BE PAID WITHIN 30 DAYS OF THE EFFECTIVE DATE, AND \$345,816 WILL BE TO COVER ANY AND ALL ATTORNEY FEES, COSTS AND/OR EXPENSES RECOVERABLE. AND THE REMAINING \$5,000,000 SHALL BE PAYABLE ONLY IF, AFTER A PERIOD OF NO LESS THAN TWO YEARS FOLLOWING THE LAST OF THE RESPECTIVE EXPIRATION DATES OF ITS LICENSES, WELLS FARGO FILES AN



APPLICATION WITH THE DEPARTMENT FOR REISSUANCE OF EITHER OF ITS LICENSES, OR APPLIES FOR ANY LICENSE, AND THE INSURANCE COMMISSIONER GRANTS ANY SUCH LICENSES.

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Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	<p>WITHOUT ADMITTING OR DENYING THE FINDINGS, THE FIRM CONSENTED TO THE ORDER TO CEASE AND DESIST AND TO TAKE AFFIRMATIVE ACTION TO TAKE STEPS TO ENSURE THE BANK COMPLIES WITH CONSENT ORDERS ISSUED BY THE OCC AND CFPB, WITHIN SIXTY DAYS, SUBMIT A WRITTEN PLAN TO FURTHER ENHANCE THE EFFECTIVENESS IN CARRYING OUT OVERSIGHT AND GOVERNANCE OF WFC, IMPROVE ITS OVERSIGHT OF SENIOR MANAGEMENT INCLUDING AN EFFECTIVE RISK TOLERANCE PROGRAM AND RISK IDENTIFICATION AND ESCALATION FRAMEWORK. FOLLOWING THE ADOPTION FO THE PLANS AND IMPROVEMENTS, WFC SHALL CONDUCT BY SEPTEMBER 30, 2018 AND INDEPENDENT REVIEW OF THE BOARD'S IMPROVEMENTS, ENHANCEMENTS TO THE FIRM'S COMPLIANCE AND OPERATIONAL RISK MANAGEMENT PROGRAM. WFC MUST CONDUCT A SECOND INDEPENDENT REVIEW INTO WFC'S "BUSINESS-AS-USUAL PRACTICES AND OPERATIONS TO ASSESS THE EFFICACY AND SUSTAINABILITY OF THE IMPROVEMENTS. BOTH REVIEWS MUST BE CONDUCTED BY THIRD PARTY EXPERTS WITH RESULTS SUBMITTED TO THE FEDERAL RESERVE WITHIN 30 DAYS OF COMPLETION OF THE REPORTS. WFC IS RESTRICTED, WITHOUT PRIOR WRITTEN APPROVAL, TO TAKE ANY ACTION THAT WOULD CAUSE THE AVERAGE OF WFC'S TOTAL CONSOLIDATED ASSETS FOR THE CURRENT AND PRECEDING QUARTER TO EXCEED A SPECIFIED LEVEL AS DESCRIBED MORE FULLY IN THE ORDER.</p>
Initiated By:	BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
Date Initiated:	02/02/2018
Docket/Case Number:	18-007-B-HC
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Cease and Desist



Other Sanction(s)/Relief Sought:	INDEPENDENT REVIEWS
Resolution:	Consent
Resolution Date:	02/02/2018
Sanctions Ordered:	Cease and Desist/Injunction
Other Sanctions Ordered:	TWO INDEPENDENT THIRD PARTY WRITTEN REVIEWS OF THE WFC BOARD AND BUSINESS PRACTICES AND OPERATIONS NO LATER THAN SEPTEMBER 30, 2018.
Sanction Details:	RESTRICTED, WITHOUT PRIOR WRITTEN APPROVAL, FROM EXCEEDING CERTAIN ASSET LEVELS AS DESCRIBED MORE FULLY IN THE ORDER.

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Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N. A.
Current Status:	Final
Allegations:	THE CFTC FOUND THAT BETWEEN MARCH 1, 2013 AND NOVEMBER 13, 2015, EVERY LARGE TRADER REPORT ("LTR") SUBMITTED BY WELLS FARGO BANK, N.A. FAILED TO MEET THE PART 20 REQUIREMENTS. LTRS SUBMITTED BY THE BANK OMITTED REQUIRED DATA ELEMENTS AND REPORTED CERTAIN DATA IN A MANNER THAT DID NOT CONFORM TO THE SPECIFICATIONS REQUIRED BY THE CFTC. ACCORDINGLY, THE BANK VIOLATED SECTION 4S(F)(1)(A) OF THE COMMODITY EXCHANGE ACT, 7 U.S.C. SEC. 6S(F)(1)(A) (2012), AND REGULATIONS 20.4 AND 20.7, 17 C.F.R. SECS. 20.4 AND 20.7 (2015). WITHOUT ADMITTING OR DENYING THE FINDINGS, THE BANK CONSENTED TO ENTRY OF THE CFTC'S ORDER.
Initiated By:	COMMODITY FUTURES TRADING COMMISSION (CFTC)
Date Initiated:	09/27/2016
Docket/Case Number:	CFTC DOCKET NO 16-32
Principal Product Type:	Other
Other Product Type(s):	COMMODITY SWAPS
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	CIVIL MONETARY FINE OF \$400,000.



Resolution:	Order
Resolution Date:	09/27/2016
Sanctions Ordered:	Monetary/Fine \$400,000.00 Cease and Desist/Injunction
Other Sanctions Ordered:	WELLS FARGO BANK, N.A. HAS REVIEWED AND IS REVISING ITS REPORTING SYSTEMS FOR LTRS TO ADDRESS THE ERRORS AND WILL CONTINUE TO MONITOR ITS LTRS AND PROVIDE MONTHLY STATUS REPORTS TO CFTC'S OFFICE OF DATA & TECHNOLOGY AND/OR THE CFTC'S DIVISION OF MARKET OVERSIGHT FOR ONE YEAR. AFTER WELLS FARGO BANK, N.A. HAS REVISED ITS REPORTING SYSTEMS, BUT NO LATER THAN 15 MONTHS AFTER SEPTEMBER 27, 2016, WELLS FARGO MUST SUBMIT REPLACEMENT DATA BACK TO MARCH 1, 2013.
Sanction Details:	\$400,000.00 FINE PAID
Firm Statement	N/A

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Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N. A.
Current Status:	Final
Allegations:	WITHOUT ADMITTING OR DENYING THE FINDINGS, WELLS FARGO BANK, N.A. (WFBNA) CONSENTS TO THE FINDING THAT BETWEEN 2007 AND 2014, WFBNA FAILED TO ACCURATELY DISCLOSE SOME SERVICE MEMBER'S MILITARY STATUS IN AFFIDAVITS FILED IN EVICTION PROCEEDINGS AND BETWEEN 2006 AND 2011, FAILED TO OBTAIN COURT ORDERS PRIOR TO REPOSSESSING SERVICES MEMBER'S AUTOMOBILES.
Initiated By:	OFFICE OF THE COMPTROLLER OF THE CURRENCY (OCC)
Date Initiated:	09/29/2016
Docket/Case Number:	AA-EC-2016-68 & AA-EC-2016-69
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	ESTABLISH A COMPLIANCE COMMITTEE, CREATE A COMPREHENSIVE ACTION PLAN AND DEVELOP A WRITTEN SCRA COMPLIANCE PROGRAM AND PROVIDE REMEDIATION FOR ELIGIBLE SCRA-PROTECTED SERVICE



MEMBERS.

Resolution:	Order
Resolution Date:	09/29/2016
Sanctions Ordered:	Monetary/Fine \$20,000,000.00 Disgorgement/Restitution
Other Sanctions Ordered:	ESTABLISH A COMPLIANCE COMMITTEE, CREATE A COMPREHENSIVE ACTION PLAN AND DEVELOP A WRITTEN SCRA COMPLIANCE PROGRAM.
Sanction Details:	\$20,000,000.00 FINE PAID
Firm Statement	N/A

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Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N.A.
Current Status:	Final
Allegations:	WITHOUT ADMITTING OR DENYING THE FINDINGS, WELLS FARGO BANK, N.A. ("WFBNA") CONSENTED TO THE ENTRY OF AN ORDER THAT ITS COMMUNITY BANK GROUP HAD UNSAFE OR UNSOUND PRACTICES IN RISK MANAGEMENT AND OVERSIGHT OF SALES PRACTICES, AND UNSAFE OR UNSOUND SALES PRACTICES BY SELLING UNWANTED DEPOSIT OR CREDIT CARD ACCOUNTS, THE UNAUTHORIZED OPENING OF SUCH ACCOUNTS, THE TRANSFER OF FUNDS TO UNAUTHORIZED ACCOUNTS, AND UNAUTHORIZED CREDIT INQUIRIES TO OPEN THE ACCOUNTS.
Initiated By:	COMPTROLLER OF THE CURRENCY (OCC)
Date Initiated:	09/06/2016
Docket/Case Number:	AA-EC-2016-66 AND AA-EC-2016-67
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	COMPLIANCE AND RISK MANAGEMENT PLAN; PAY REIMBURSEMENT TO AFFECTED CONSUMERS; CIVIL MONEY PENALTY.
Resolution:	Consent
Resolution Date:	09/06/2016



Sanctions Ordered:	Monetary/Fine \$35,000,000.00 Disgorgement/Restitution Cease and Desist/Injunction
Other Sanctions Ordered:	ESTABLISH A COMPLIANCE PLAN; CREATE RISK MANAGEMENT AND AUDIT OVERSIGHT, PROVIDE REIMBURSEMENT PLAN AND ASSESSMENT.
Sanction Details:	FINE PAID OF \$35,000,000.00

Disclosure 66 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N.A.
Current Status:	Final
Allegations:	WITHOUT ADMITTING OR DENYING THE FINDINGS, WELLS FARGO BANK, N.A. ("WFBNA") CONSENTED TO THE ENTRY OF AN ORDER THAT ITS COMMUNITY BANK GROUP ENGAGED IN UNFAIR AND ABUSIVE PRACTICES BY OPENING DEPOSIT ACCOUNTS, TRANSFERRING FUNDS BETWEEN ACCOUNTS, APPLYING FOR CREDIT CARDS, ISSUING DEBIT CARDS AND ENROLLING CUSTOMERS IN ON-LINE BANKING SERVICES WITHOUT THE CUSTOMERS' CONSENT.
Initiated By:	CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)
Date Initiated:	09/04/2016
Docket/Case Number:	2016-CFPB-0015
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	CIVIL MONEY PENALTIES OF \$100,000,000.00; COMPLIANCE AND REDRESS PLANS; INDEPENDENT CONSULTANT REVIEW, PAY REDRESS TO AFFECTED CONSUMERS.
Resolution:	Consent
Resolution Date:	09/04/2016
Sanctions Ordered:	Monetary/Fine \$100,000,000.00 Disgorgement/Restitution Cease and Desist/Injunction
Other Sanctions Ordered:	DEVELOP COMPLIANCE PLAN AND MONITORING.



Sanction Details: \$100,000,000.00 FINE PAID

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Reporting Source: Firm

Affiliate: WELLS FARGO BANK, N.A.

Current Status: Final

Allegations: WITHOUT ADMITTING OR DENYING THE FINDINGS, WELLS FARGO BANK, N.A. ("WFBNA") CONSENTED TO THE ENTRY OF AN ORDER THAT UNDER CERTAIN SCENARIOS AND IN CERTAIN TIMEFRAMES ITS EDUCATION FINANCIAL SERVICES BUSINESS (EFS) ALLOCATED PARTIAL PAYMENTS, AGGREGATED PARTIAL PAYMENTS, AND CHARGED LATE FEES IN WAYS THAT WERE ALLEGED TO BE UNLAWFUL.

Initiated By: CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

Date Initiated: 08/20/2016

Docket/Case Number: 2016-CFPB-0013

Principal Product Type: Other

Other Product Type(s): STUDENT LOAN SERVICING

Principal Sanction(s)/Relief Sought: Cease and Desist

Other Sanction(s)/Relief Sought: COMPLIANCE PLAN, REMEDIATION TO BORROWERS, PAY CIVIL MONEY PENALTIES OF \$3,600,000 AND PROVIDE A QUARTERLY/ANNUAL TRACKING REPORT TO CFPB.

Resolution: Consent

Resolution Date: 08/20/2016

Sanctions Ordered: Monetary/Fine \$3,600,000.00
Disgorgement/Restitution
Cease and Desist/Injunction

Other Sanctions Ordered: DEVELOP COMPLIANCE PLAN AND MONITORING.

Sanction Details: \$3,600,000.00 FINE PAID

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Reporting Source: Firm

Affiliate: WELLS FARGO BANK, N.A., MUNICIPAL PRODUCTS GROUP



Current Status:	Final
Allegations:	THE SECURITIES AND EXCHANGE COMMISSION (SEC) ALLEGED WELLS FARGO BANK, N.A. MUNICIPAL PRODUCTS GROUP (WFBNA MPG) CONDUCTED INADEQUATE DUE DILIGENCE IN CERTAIN OFFERINGS AND AS A RESULT, FAILED TO FORM A REASONABLE BASIS FOR BELIEVING THE TRUTHFULNESS OF CERTAIN MATERIAL REPRESENTATIONS IN OFFICIAL STATEMENTS ISSUED IN CONNECTION WITH THOSE OFFERINGS. THIS RESULTED IN WFBNA MPG OFFERING AND SELLING MUNICIPAL SECURITIES ON THE BASIS OF MATERIALLY MISLEADING DISCLOSURE DOCUMENTS. THE SEC ALLEGES WFBNA MPG VIOLATED SECTION 17(A)(2) OF THE SECURITIES ACT OF 1933.
Initiated By:	SECURITIES EXCHANGE COMMISSION
Date Initiated:	02/02/2016
Docket/Case Number:	3-17096
Principal Product Type:	Other
Other Product Type(s):	MUNICIPAL SECURITIES OFFERINGS
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	MONETARY FINE OF \$440,000.00
Resolution:	Consent
Resolution Date:	02/02/2016
Sanctions Ordered:	Monetary/Fine \$440,000.00 Cease and Desist/Injunction
Other Sanctions Ordered:	
Sanction Details:	THIS ACTION RESULTED FROM A VOLUNTARY SELF-REPORT SUBMITTED TO THE SEC BY WELLS FARGO BANK, N.A. MUNICIPAL PRODUCTS GROUP PURSUANT TO THE SEC'S MUNICIPALITIES CONTINUING DISCLOSURE COOPERATION INITIATIVE ("MCDC"; SEE HTTPS://WWW.SEC.GOV/DIVISIONS/ENFORCE/MUNICIPALITIES-CONTINUING-DISCLOSURE-COOPERATION-INITIATIVE.SHTML). STANDARD MCDC SETTLEMENT TERMS AS DESCRIBED IN THE SEC'S MCDC WEB PAGE WERE IMPOSED.
Firm Statement	WITHOUT ADMITTING OR DENYING THE FINDINGS OR VIOLATIONS OF SECURITIES LAWS OR RULES, WELLS FARGO BANK, N.A. MUNICIPAL PRODUCTS GROUP AGREES TO THE OFFER OF SETTLEMENT AND THIS ORDER.



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Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N.A.
Current Status:	Final
Allegations:	7.THE OCC FOUND THAT WELLS FARGO BANK, N.A. ("WFBNA") FAILED TO MAKE ACCEPTABLE SUBSTANTIAL PROGRESS TOWARD CORRECTING PREVIOUSLY IDENTIFIED BSA/AML PROBLEMS RELATING TO DUE DILIGENCE PRACTICES AND CUSTOMER RISK ASSESSMENT IN THE WHOLESALE BANKING GROUP RESULTING IN A VIOLATION OF 12 USC 1818(S); AND CRITICAL INTERNAL CONTROL DEFICIENCIES IN THE WHOLESALE BANKING GROUP'S BSA/AML COMPLIANCE PROGRAM RESULTED IN AN INTERNAL CONTROL PILLAR VIOLATION (12 CFR 21.21(D)(1)).
Initiated By:	U.S.A., DEPARTMENT OF THE TREASURY, COMPTROLLER OF THE CURRENCY (OCC)
Date Initiated:	12/18/2015
Docket/Case Number:	AA-EC-2015-79
Principal Product Type:	Other
Other Product Type(s):	WHOLESALE BANKING GROUP
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	
Resolution:	Consent
Resolution Date:	12/18/2015
Sanctions Ordered:	Cease and Desist/Injunction
Other Sanctions Ordered:	WFBNA SHALL APPOINT AND MAINTAIN A COMPLIANCE COMMITTEE AND SHALL SUBMIT AND IMPLEMENT A PLAN CONTAINING A DETAILED DESCRIPTION OF THE ACTIONS NECESSARY AND APPROPRIATE TO ACHIEVE FULL COMPLIANCE WITH THE ORDER.
Sanction Details:	WELLS FARGO BANK, N.A. BOARD OF DIRECTORS CONSENTED TO THE ISSUANCE OF THE CONSENT ORDER.



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Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N.A.
Current Status:	Final
Allegations:	WELLS FARGO BANK, N.A. FAILED TO COMPLY WITH CERTAIN PROVISIONS OF PRIOR OCC CONSENT ORDERS RELATING TO CERTAIN RESIDENTIAL MORTGAGE SERVICING PRACTICES FROM PRIOR CONSENT ORDERS. # 2016-055 (AA-EC-2016-30) ORDERS WELLS FARGO BANK, N.A. PAY A \$ 70,000,000. CIVIL MONEY PENALTY.
Initiated By:	OFFICE OF THE COMPTROLLER OF THE CURRENCY
Date Initiated:	03/31/2011
Docket/Case Number:	2016-56 AMENDS 2011-051, 2013-132, 2015-067, AND AA-EC-11-19 TO TERMINATE. 2016-055 (AA-EC-2016-30) ORDER FOR CIVIL PENALTY
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Stipulation and Consent
Resolution Date:	05/24/2016
Sanctions Ordered:	Monetary/Fine \$70,000,000.00
Other Sanctions Ordered:	THE AMENDED CONSENT ORDER TERMINATED PRIOR OCC MORTGAGE SERVICING-RELATED CONSENT ORDERS REGARDING PROVISIONS RELATING TO A COMPLIANCE COMMITTEE, COMPREHENSIVE ACTION PLAN, COMPLIANCE PROGRAM, MANAGEMENT INFORMATION SYSTEMS AND MORTGAGE SERVICING, AND IMPOSED CERTAIN RESIDENTIAL MORTGAGE SERVICING-RELATED BUSINESS RESTRICTIONS. THE CURRENT CONSENT ORDER IS A CONSENT ORDER FOR CIVIL MONEY PENALTY.
Sanction Details:	THE BANK NEITHER ADMITTED NOR DENIED ANY WRONGDOING WITH RESPECT TO THE FINDINGS IN THE CONSENT ORDER.

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Reporting Source: Firm



Affiliate: WELLS FARGO BANK, N.A.

Current Status: Final

Allegations: THE OCC ALLEGED WELLS FARGO BANK, N.A. ENGAGED IN UNFAIR BILLING AND DECEPTIVE MARKETING PRACTICES WITH REGARD TO IDENTITY PROTECTION AND DEBT CANCELLATION PRODUCTS THAT RESULTED IN VIOLATIONS OF SECTION 5 OF THE FEDERAL TRADE COMMISSION ACT.

Initiated By: OFFICE OF THE COMPTROLLER OF THE CURRENCY

Date Initiated: 06/03/2015

Docket/Case Number: AA-EC-2015-06 AND AA-EC-2015-13

Principal Product Type: Other

Other Product Type(s): IDENTITY PROTECTION AND DEBT CANCELLATION

Principal Sanction(s)/Relief Sought: Cease and Desist

Other Sanction(s)/Relief Sought: CIVIL MONEY PENALTIES AND CUSTOMER REMEDIATION

Resolution: Stipulation and Consent

Resolution Date: 06/03/2015

Sanctions Ordered: Monetary/Fine \$4,000,000.00
Disgorgement/Restitution
Cease and Desist/Injunction

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE OCC FINDINGS, WELLS FARGO BANK, N.A. ENTERED INTO A STIPULATION AND CONSENT TO THE ISSUANCE OF A CONSENT ORDER AND A CONSENT ORDER PURSUANT TO WHICH WELLS FARGO BANK, N.A. WAS REQUIRED TO CEASE AND DESIST FROM VIOLATION OF SECTION 5 OF THE FTC ACT, PAY A CIVIL MONEY PENALTY OF \$4,000,000 (PAID), MAKE REIMBURSEMENTS TO CONSUMERS AFTER A PLAN WAS DEVELOPED, AND ADDRESS MANAGEMENT OF THIRD-PARTIES PROVIDING SERVICES TO CONSUMERS

Disclosure 72 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO BANK, N.A.



Current Status:	Final
Allegations:	THE COMPLAINT ALLEGES FROM 2009 THROUGH 2013, GENUINE TITLE, LLC PROVIDED WELLS FARGO LOAN OFFICERS MARKETING SERVICES THAT ASSISTED THE LOAN OFFICERS IN GENERATING BUSINESS AND INCREASING THE NUMBER OF LOANS WELLS FARGO ORIGINATED OR FINANCED. THE COMPLAINT ALLEGES THAT UNDER AGREEMENTS OR UNDERSTANDING BETWEEN GENUINE TITLE AND THE LOAN OFFICERS, THE LOAN OFFICERS REFERRED SETTLEMENT SERVICE BUSINESS TO GENUINE TITLE.
Initiated By:	UNITED STATES OF AMERICA CONSUMER FINANCIAL PROTECTION BUREAU
Date Initiated:	01/22/2015
Docket/Case Number:	2015-CFPB-0002
Principal Product Type:	Other
Other Product Type(s):	REAL ESTATE LOANS
Principal Sanction(s)/Relief Sought:	Other
Other Sanction(s)/Relief Sought:	CONSENT ORDER WITH CONDUCT PROVISION AND ORDER DISTRIBUTION AND ACKNOWLEDGEMENT.
Resolution:	Consent
Resolution Date:	01/22/2015
Sanctions Ordered:	
Other Sanctions Ordered:	WELLS FARGO SHALL NOT GIVE OR ACCEPT ANY FEE, KICKBACK OR THING OF VALUE INVOLVING FEDERALLY RELATED MORTGAGE LOANS.
Sanction Details:	WELLS FARGO IS ORDERED TO DISTRIBUTE AND ACKNOWLEDGE WITHIN 30 DAYS AND FOR FIVE (5) YEARS COPIES OF THE ORDER TO IT'S BOARD MEMBERS, EXECUTIVE OFFICERS, ALL MANAGEMENT PERSONNEL WITHIN ITS RETAIL SALES MORTGAGE ORIGATION BUSINESS DOWN TO THE LEVEL OF HOME MORTGAGE CONSULTANT.
Firm Statement	WELLS FARGO BANK, N.A., NEITHER ADMITS OR DENIES ANY ALLEGATIONS EXCEPT TO ESTABLISH THE BUREAU'S JURISDICTION OVER WELLS FARGO AND THE SUBJECT MATTER.



Reporting Source: Firm

Affiliate: WELLS FARGO AND COMPANY

Current Status: Final

Allegations: FEDERAL RESERVE CONSENT ORDER RE: BANK'S MORTGAGE FORECLOSURE PRACTICES.

Initiated By: FEDERAL RESERVE

Date Initiated: 02/09/2012

Docket/Case Number: 12-010-CMP-HC

Principal Product Type: No Product

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought: CEASE AND DESIST

Resolution: Consent

Resolution Date: 02/09/2012

Sanctions Ordered: Monetary/Fine \$87,000,000.00
Cease and Desist/Injunction

Other Sanctions Ordered: THE ORDER OF ASSESSMENT OF A CIVIL MONEY PENALTY WAS ISSUED IN CONNECTION WITH THE RELATED CONSENT ORDER ISSUED UNDER DOCKET NO. 11-025-B-HC, DATED APRIL 4, 2011.

Sanction Details: THE \$87,000,000.00 CIVIL MONEY PENALTY WILL BE REDUCED BY THE AMOUNT OF BORROWER ASSISTANCE PROVIDED BY THE COMPANY OVER THE NEXT 2 YEARS AND WAIVED IN ITS ENTIRETY IF THAT ASSISTANCE IS \$87,000000.00 OR GREATER.

Disclosure 74 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO BANK, N.A

Current Status: Final

Allegations: WELLS FARGO BANK, N.A. ENGAGED IN UNSAFE OR UNSOUND BANKING PRACTICES IN CONNECTION WITH RESIDENTIAL MORTGAGE FORECLOSURES.



Initiated By: OFFICE OF THE COMPTROLLER OF THE CURRENCY

Date Initiated: 02/22/2012

Docket/Case Number: 2012-042

Principal Product Type: No Product

Other Product Type(s):

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought: CEASE AND DESIST
UNDERTAKING

Resolution: Stipulation and Consent

Resolution Date: 02/22/2012

Sanctions Ordered: Monetary/Fine \$83,000,000.00
Cease and Desist/Injunction

Other Sanctions Ordered: THE AGREEMENT WAS ISSUED IN CONNECTION WITH THE RELATED
CONSENT ORDER ISSUED UNDER DOCKET NO. 2011-051, DATED
MARCH 31, 2011.

Sanction Details: THE \$83,000000.00 CIVIL MONEY PENALTY WILL BE REDUCED BY THE
AMOUNT OF BORROWER ASSISTANCE PROVIDED BY THE BANK OVER THE
NEXT 3 YEARS AND WAIVED IN ITS ENTIRETY IF THAT ASSISTANCE IS
\$83,000000.00 OR GREATER.

Disclosure 75 of 80

Reporting Source: Firm

Affiliate: WELLS FARGO BANK, N. A.

Current Status: Final

Allegations: THE OOC ALLEGED THAT, FROM AT LEAST 1997 THROUGH AT LEAST 2006,
WACHOVIA BANK, N.A. AND FIRST UNION NATIONAL BANK ("WACHOVIA
BANK"), PREDECESSORS TO WELLS FARGO BANK, N.A., ENGAGED IN
ILLEGAL CONDUCT AND/OR UNSAFE OR UNSOUND BANKING PRACTICES
IN CONNECTION WITH THE MARKETING AND SALE OF CERTAIN
DERIVATIVE FINANCIAL PRODUCTS TO CERTAIN MUNICIPALITIES AND
OTHER NON-PROFIT ORGANIZATIONS ("COUNTERPARTIES") IN CERTAIN
COMPETITIVELY BID TRANSACTIONS.

Initiated By: OFFICE OF THE CONTROLLER OF THE CURRRNCY ("OCC")

Date Initiated: 12/08/2011



Docket/Case Number: # 2011 - 174; AA - EC - 11-97

Principal Product Type: Investment Contract(s)

Other Product Type(s): REPURCHASE AND FORWARD PURCHASE AGREEMENTS

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Consent

Resolution Date: 12/08/2011

Sanctions Ordered: Monetary/Fine \$20,000,000.00
Disgorgement/Restitution

Other Sanctions Ordered:

Sanction Details: THE CONSENT ORDER FOR A CIVIL MONEY PENALTY ENTERED ON DECEMBER 8, 2011 PROVIDED FOR THE CONTEMPORANEOUS PAYMENT OF A CIVIL MONEY PENALTY IN THE AMOUNT OF \$20,000,000.00, WHICH AMOUNT HAS BEEN PAID. PURSUANT TO A FURTHER AGREEMENT BY AND BETWEEN THE OCC AND WELLS FARGO BANK, N.A. ALSO ENTERED INTO ON DECEMBER 8, 2011 ("AGREEMENT"), WELLS FARGO BANK, N.A. AGREED TO DEPOSIT WITHIN 10 DAYS THE AMOUNT OF \$14,518,013.00 INTO AN ACCOUNT FOR DISTRIBUTION TO CERTAIN ENTITIES IDENTIFIED IN EXHIBIT A OF THE AGREEMENT.

Firm Statement THE OCC ALLEGED THAT WACHOVIA BANK WON BIDS FOR THE TEMPORARY INVESTMENT OF PROCEEDS FROM THE SALE OF TAX-EXEMPT MUNICIPAL SECURITIES BY, AMONG OTHER THINGS, PARTICIPATING IN SCHEMES WITH OUTSIDE INDIVIDUALS TO AGREE ON BIDS AND TO ARTIFICIALLY SET PRICES IN CONNECTION WITH THE SALE OF CERTAIN DERIVATIVE FINANCIAL PRODUCTS TO CERTAIN MUNICIPALITIES AND NON-PROFIT ORGANIZATIONS, SUBMITTING FALSE OR SHAM COURTESY BIDS, COMMUNICATING WITH DIRECT COMPETITORS AND/OR COORDINATING WITH THIRD PARTY BROKERS TO FIX BID PRICES, AND/OR COORDINATING WITH DIRECT COMPETITORS AND/OR THIRD PARTY BROKERS TO DETERMINE WHICH BIDDER WOULD WIN A PARTICULAR TRANSACTION. WELLS FARGO BANK, N.A. RESOLVED THIS MATTER BY AGREEING TO THE SANCTIONS AND RESTITUTION OUTLINED ABOVE AND FURTHER UNDERTAKINGS WITH RESPECT TO: ITS COMPLIANCE, TRAINING AND AUDIT PROGRAMS; ASSESSING AND EVALUATING ITS COMPETITIVE BIDDING ACTIVITIES; AND PREPARING AND SUBMITTING ANNUAL REPORTS CONCERNING THE EFFECTIVENESS OF ITS SUPERVISORY CONTROL



POLICIES AND PROCEDURES.

Disclosure 76 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO AND COMPANY
Current Status:	Final
Allegations:	THE BOARD OF GOVERNORS ALLEGED THAT WELLS FARGO FINANCIAL, INC., A SUBSIDIARY OF WELLS FARGO & COMPANY, ENGAGED IN ACTIVITIES CONSTITUTING UNSAFE OR UNSOUND BANKING PRACTICES, AND VIOLATIONS OF THE FEDERAL TRADE COMMISSION ACT AND STATE LAW IN CONNECTION WITH CERTAIN HOME MORTGAGE LENDING ACTIVITIES.
Initiated By:	THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
Date Initiated:	07/20/2011
Docket/Case Number:	11-094-B-HC1; 11-094-B-HC2; 11-094-I-HC1; 11-094-I-HC2
Principal Product Type:	Other
Other Product Type(s):	HOME MORTGAGE LOANS
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	CIVIL AND ADMINISTRATIVE PENALT(IES) / FINE(S) RESTITUTION
Resolution:	Settled
Resolution Date:	07/20/2011
Sanctions Ordered:	Monetary/Fine \$85,000,000.00 Disgorgement/Restitution Cease and Desist/Injunction
Other Sanctions Ordered:	
Sanction Details:	THIS MATTER WAS RESOLVED BY SETTLEMENT AND A MUTUALLY AGREED ORDER DATED JULY 20, 2011 PROVIDING FOR: (I) PAYMENT OF CIVIL MONETARY PENALTY OF \$85 MILLION; (II) THE SUBMISSION WITHIN 90 DAYS OF REMEDIAL PLANS FOR PAYING RESTITUTION TO ELIGIBLE BORROWERS; AND (III) THE SUBMISSION WITHIN 90 DAYS OF ACCEPTABLE PLANS FOR THE PREVENTION OF SIMILIAR FUTURE CONDUCT, OVERSEEING COMPLIANCE WITH FEDERAL AND STATE LAW APPLICABLE



TO HOME MORTGAGE LENDING ACTIVITIES, AND MODIFYING INCENTIVE COMPENSATION AND PERFORMANCE MANAGEMENT PROGRAMS RELATED TO HOME MORTGAGE LENDING ACTIVITIES.

Firm Statement

THIS MATTER WAS RESOLVED BY SETTLEMENT AND A MUTUALLY AGREED ORDER DATED JULY 20, 2011 PROVIDING FOR: (I) PAYMENT OF CIVIL MONETARY PENALTY OF \$85 MILLION; (II) THE SUBMISSION WITHIN 90 DAYS OF REMEDIAL PLANS FOR PAYING RESTITUTION TO ELIGIBLE BORROWERS; AND (III) THE SUBMISSION WITHIN 90 DAYS OF ACCEPTABLE PLANS FOR THE PREVENTION OF SIMILIAR FUTURE CONDUCT, OVERSEEING COMPLIANCE WITH FEDERAL AND STATE LAW APPLICABLE TO HOME MORTGAGE LENDING ACTIVITIES, AND MODIFYING INCENTIVE COMPENSATION AND PERFORMANCE MANAGEMENT PROGRAMS RELATED TO HOME MORTGAGE LENDING ACTIVITIES.

Disclosure 77 of 80

Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N. A.
Current Status:	Final
Allegations:	WELLS FARGO BANK, N.A. FAILED TO COMPLY WITH CERTAIN PROVISIONS OF PRIOR OCC CONSENT ORDERS RELATING TO CERTAIN RESIDENTIAL MORTGAGE SERVICING PRACTICES FROM PRIOR CONSENT ORDERS. # 2016-055 (AA-EC-2016-30) ORDERS WELLS FARGO BANK, N.A. PAY A \$ 70,000,000. CIVIL MONEY PENALTY.
Initiated By:	OFFICE OF THE COMPTROLLER OF THE CURRENCY ("OCC")
Date Initiated:	03/31/2011
Docket/Case Number:	2016-56 AMENDS 2011-051, 2013-132, 2015-067, AND AA-EC-11-19 TO TERMINATE. 2016-055 (AA-EC-2016-30) ORDER FOR CIVIL PENALTY
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s)/Relief Sought:	
Resolution:	Stipulation and Consent
Resolution Date:	05/24/2016
Sanctions Ordered:	Monetary/Fine \$70,000,000.00



Other Sanctions Ordered:	THE AMENDED CONSENT ORDER TERMINATED PRIOR OCC MORTGAGE SERVICING-RELATED CONSENT ORDERS REGARDING PROVISIONS RELATING TO A COMPLIANCE COMMITTEE, COMPREHENSIVE ACTION PLAN, COMPLIANCE PROGRAM, MANAGEMENT INFORMATION SYSTEMS AND MORTGAGE SERVICING, AND IMPOSED CERTAIN RESIDENTIAL MORTGAGE SERVICING-RELATED BUSINESS RESTRICTIONS. THE CURRENT CONSENT ORDER IS A CONSENT ORDER FOR CIVIL MONEY PENALTY.
Sanction Details:	THE BANK NEITHER ADMITTED NOR DENIED ANY WRONGDOING WITH RESPECT TO THE FINDINGS IN THE CONSENT ORDER.

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Reporting Source:	Firm
Affiliate:	WELLS FARGO AND COMPAANY
Current Status:	Final
Allegations:	FEDERAL RESERVE CONSENT ORDER RE: BANK'S MORTGAGE FORECLOSURE PRACTICES.
Initiated By:	FEDERAL RESERVE
Date Initiated:	04/04/2011
Docket/Case Number:	11-025-B-HC
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	
Resolution:	Consent
Resolution Date:	04/04/2011
Sanctions Ordered:	Cease and Desist/Injunction
Other Sanctions Ordered:	THE CONSENT ORDER DID NOT PROVIDE FOR CIVIL MONEY PENALTIES, BUT THE FEDERAL RESERVE RESERVED THE ABILITY TO SEEK SUCH PENALTIES AND WELLS FARGO RESERVED THE ABILITY TO OPPOSE THE IMPOSITION OF SUCH PENALTIES.
Sanction Details:	WELLS FARGO & COMPANY (WELLS FARGO) ENTERED INTO A CONSENT



ORDER WITH THE FEDERAL RESERVE PURSUANT TO WHICH WELLS FARGO AGREED, AMONG OTHER THINGS, (I) TO ENSURE THE BANK'S COMPLIANCE WITH THE OCC CONSENT ORDER; (II) TO DEVELOP FOR THE FEDERAL RESERVE'S APPROVAL A WRITTEN PLAN TO ENHANCE ITS ENTERPRISE RISK MANAGEMENT WITH RESPECT TO OVERSIGHT OF RESIDENTIAL MORTGAGE LOAN SERVICING; (III) TO DEVELOP FOR THE FEDERAL RESERVE'S APPROVAL A WRITTEN PLAN TO ENHANCE ITS ENTERPRISE-WIDE COMPLIANCE PROGRAM WITH RESPECT TO OVERSIGHT OF RESIDENTIAL MORTGAGE LOAN SERVICING; AND (IV) TO DEVELOP FOR THE FEDERAL RESERVE'S APPROVAL A WRITTEN PLAN TO ENHANCE THE INTERNAL AUDIT PROGRAM WITH RESPECT TO RESIDENTIAL MORTGAGE LOAN SERVICING.

Firm Statement

WELLS FARGO & COMPANY (WELLS FARGO) ENTERED INTO A CONSENT ORDER WITH THE FEDERAL RESERVE PURSUANT TO WHICH WELLS FARGO AGREED, AMONG OTHER THINGS, (I) TO ENSURE THE BANK'S COMPLIANCE WITH THE OCC CONSENT ORDER; (II) TO DEVELOP FOR THE FEDERAL RESERVE'S APPROVAL A WRITTEN PLAN TO ENHANCE ITS ENTERPRISE RISK MANAGEMENT WITH RESPECT TO OVERSIGHT OF RESIDENTIAL MORTGAGE LOAN SERVICING; (III) TO DEVELOP FOR THE FEDERAL RESERVE'S APPROVAL A WRITTEN PLAN TO ENHANCE ITS ENTERPRISE-WIDE COMPLIANCE PROGRAM WITH RESPECT TO OVERSIGHT OF RESIDENTIAL MORTGAGE LOAN SERVICING; AND (IV) TO DEVELOP FOR THE FEDERAL RESERVE'S APPROVAL A WRITTEN PLAN TO ENHANCE THE INTERNAL AUDIT PROGRAM WITH RESPECT TO RESIDENTIAL MORTGAGE LOAN SERVICING.

Disclosure 79 of 80

Reporting Source:	Firm
Affiliate:	WACHOVIA BANK, N.A.
Current Status:	Final
Allegations:	THE FINANCIAL CRIMES ENFORCEMENT NETWORK ("FINCEN") OF THE DEPARTMENT OF THE TREASURY ALLEGED THAT WACHOVIA BANK, N.A. ("WACHOVIA BANK") FAILED TO IMPLEMENT ADEQUATE POLICIES, PROCEDURES AND CONTROLS RELATING TO CASH TRANSFERS FOR CURRENCY EXCHANGE HOUSES AND FOREIGN CORRESPONDENT CUSTOMERS, TO CONDUCT ADEQUATE MONITORING OF RELATED TRANSACTIONS AND CUSTOMERS, TO ADEQUATELY STAFF THE BANK SECRECY ACT ("BSA") COMPLIANCE FUNCTION, TO EFFECTIVELY IMPLEMENT AN INDEPENDENT AUDIT FUNCTION TO TEST FOR BSA COMPLIANCE, TO FILE TIMELY SUSPICIOUS ACTIVITY REPORTS AND TO REPORT CURRENCY TRANSACTIONS.



Initiated By: DEPARTMENT OF THE TREASURY - FINANCIAL CRIMES ENFORCEMENT NETWORK

Date Initiated: 03/12/2010

Docket/Case Number: 2010-1

Principal Product Type: Other

Other Product Type(s): FOREIGN CORRESPONDENT BANKING

Principal Sanction(s)/Relief Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s)/Relief Sought:

Resolution: Order

Resolution Date: 03/12/2010

Sanctions Ordered: Monetary/Fine \$110,000,000.00

Other Sanctions Ordered:

Sanction Details: FINCEN ASSESSED A PENALTY OF \$110 MILLION AGAINST WACHOVIA BANK, WHICH WAS DEEMED SATISFIED FULLY BY WACHOVIA BANK'S FORFEITURE OF \$110 MILLION, PAID ON OR BEFORE MARCH 21, 2010, TO THE U.S. GOVERNMENT IN CONNECTION WITH THE DEFERRED PROSECUTION AGREEMENT DESCRIBED IN 13, BELOW.

Firm Statement FINCEN ISSUED ITS ASSESSMENT OF CIVIL MONEY PENALTY CONCURRENTLY WITH WACHOVIA BANK ENTERING INTO A DEFERRED PROSECUTION AGREEMENT ("AGREEMENT") WITH THE U.S. ATTORNEY'S OFFICE AND THE U.S. DEPARTMENT OF JUSTICE (COLLECTIVELY, THE "UNITED STATES") ON MARCH 16, 2010. PURSUANT TO THE AGREEMENT, WACHOVIA BANK SETTLED CIVIL AND CRIMINAL FORFEITURE CLAIMS FOR THE AMOUNT OF \$110 MILLION, PAID ON OR BEFORE MARCH 21, 2010, AND AGREED TO IMPLEMENT CERTAIN REMEDIAL MEASURES DESIGNED TO FULLY COMPLY WITH THE BANK SECRECY ACT AND TO ABIDE BY ANY FINCEN ORDERS AND REGULATIONS. WACHOVIA BANK MERGED WITH AND INTO WELLS FARGO BANK, N.A. ON MARCH 20, 2010. WELLS FARGO BANK, N.A. AGREED TO BE BOUND BY THE TERMS AND CONDITIONS OF THE AGREEMENT FOLLOWING THE MERGER. THE UNITED STATES AGREED THAT PROSECUTION OF WACHOVIA BANK BE DEFERRED FOR A PERIOD OF TWELVE MONTHS AND THAT, IF WELLS FARGO BANK, N.A. IS IN COMPLIANCE IN ALL MATERIAL ASPECTS WITH ALL OF ITS OBLIGATIONS UNDER THE AGREEMENT, THE UNITED STATES, WITHIN THIRTY DAYS OF THE EXPIRATION OF THAT PERIOD, WOULD SEEK DISMISSAL WITH PREJUDICE OF THE CHARGE.



Disclosure 80 of 80

Reporting Source:	Firm
Affiliate:	WACHOVIA BANK, N.A.
Current Status:	Final
Allegations:	THE OFFICE OF THE COMPTROLLER OF THE CURRENCY ("OCC") ALLEGED THAT WACHOVIA BANK, N.A. ("WACHOVIA BANK") FAILED TO IMPLEMENT ADEQUATE POLICIES, PROCEDURES AND CONTROLS RELATING TO CASH TRANSFERS FOR CURRENCY EXCHANGE HOUSES AND FOREIGN CORRESPONDENT CUSTOMERS, TO CONDUCT ADEQUATE MONITORING OF RELATED TRANSACTIONS AND CUSTOMERS, TO FILE TIMELY SUSPICIOUS ACTIVITY REPORTS AND TO ADEQUATELY REPORT CASH STRUCTURING ACTIVITY FROM REVIEW OF INTERNALLY GENERATED REPORTS.
Initiated By:	DEPARTMENT OF THE TREASURY - COMPTROLLER OF THE CURRENCY
Date Initiated:	03/12/2010
Docket/Case Number:	AA-EC-10-16;AA-EC.-10-17
Principal Product Type:	Other
Other Product Type(s):	FOREIGN CORRESPONDENT BANKING
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	
Resolution:	Order
Resolution Date:	03/12/2010
Sanctions Ordered:	Monetary/Fine \$50,000,000.00
Other Sanctions Ordered:	THE ORDER REQUIRES WACHOVIA BANK TO ENSURE THAT ITS BANK SECRECY ACT ("BSA")/ANTI-MONEY LAUNDERING ("AML") COMPLIANCE RISK PROGRAM IN PLACE FOR FOREIGN CORRESPONDENT BANKING ACTIVITIES IS COMMENSURATE WITH THE RISK EXPOSURE POSED BY SUCH CUSTOMERS, DEVELOP AN ACTION PLAN TO ADDRESS ALL DEFICIENCIES AND VIOLATIONS OF LAW NOTED IN THE ORDER, ESTABLISH RISK-BASED PROCESSES TO OBTAIN AND ANALYZE APPROPRIATE CUSTOMER DUE DILIGENCE INFORMATION FOR SUCH ACCOUNTS AND USE THE INFORMATION TO MONITOR FOR AND INVESTIGATE SUSPICIOUS OR UNUSUAL ACTIVITY, ESTABLISH OTHER



APPROPRIATE CONTROLS AND PROCESSES OVER VARIOUS ASPECTS OF ITS FOREIGN CORRESPONDENT BANKING BUSINESS, DEVELOP AN AUDIT PROGRAM TO AUDIT THESE ACTIVITIES FOR BSA COMPLIANCE AND REPORT ON THE STATUS OF REMEDIATION ACTIVITIES

Sanction Details:

WACHOVIA AGREED TO PAY A FINE OF \$50 MILLION TO THE OCC, WHICH WAS PAID ON OR BEFORE MARCH 21, 2010. NO PORTION OF THE FINE WAS WAIVED.

Firm Statement

WACHOVIA BANK AGREED, AMONG OTHER THINGS, TO TAKE THE NECESSARY STEPS TO ADDRESS DEFICIENCIES AND ENHANCE ITS BSA AND AML POLICIES AND PROCEDURES OVER FOREIGN CORRESPONDENT BANKING ACTIVITIES, TO DEVELOP AN ACTION PLAN DESIGNED TO ADDRESS IDENTIFIED DEFICIENCIES AND VIOLATIONS OF LAW AND TO SUBMIT THE ACTION PLAN TO THE DEPUTY COMPTROLLER WITHIN 90 DAYS OF THE ORDER, NOT TO IMPLEMENT ANY MATERIAL CHANGES TO THE ACTION PLAN WITHOUT PRIOR SUBMISSION TO AND APPROVAL OF THE DEPUTY COMPTROLLER, TO SUBMIT A FORMAL REPORT TO ITS BOARD OF DIRECTORS AND THE DEPUTY COMPTROLLER DETAILING THE STATUS OF REMEDIATION ACTIVITIES WITHIN 120 DAYS OF THE ORDER, AND TO SUBMIT QUARTERLY STATUS REPORTS UNTIL THE PROVISIONS OF THE ORDER ARE TERMINATED BY THE COMPTROLLER. WACHOVIA BANK MERGED WITH AND INTO WELLS FARGO BANK, N.A. ON MARCH 20, 2010.



Criminal - Final Disposition

Disclosure 1 of 1

Reporting Source:	Firm
Affiliate:	WACHOVIA BANK, N.A.
Current Status:	Final
Status Date:	4/6/2011
Charge Details:	WACHOVIA BANK WAS CHARGED WITH ONE FELONY COUNT FOR FAILING TO ESTABLISH AND MAINTAIN AN EFFECTIVE ANTI-MONEY LAUNDERING PROGRAM, IN VIOLATION OF TITLE 31, UNITED STATES CODE, SECTIONS 5318(H)(1) AND 5322(A). WACHOVIA BANK ENTERED INTO A DEFERRED PROSECUTION AGREEMENT RELATING TO THE CHARGE IN LIEU OF ENTERING A PLEA. THE CHARGE RELATED TO FOREIGN CORRESPONDENT BANKING SERVICES.
Felony:	Yes
Court Details:	U.S. DISTRICT COURT FOR THE SOUTHERN DISTRICT OF FLORDIA; CASE NO.20165
Charge Date:	03/12/2010
Disposition Details:	WACHOVIA BANK ENTERED INTO A DEFERRED PROSECUTION AGREEMENT ("AGREEMENT") WITH THE U.S. ATTORNEY'S OFFICE AND THE U.S. DEPARTMENT OF JUSTICE (COLLECTIVELY, THE "UNITED STATES") ON MARCH 16, 2010. PURSUANT TO THE AGREEMENT, WACHOVIA BANK SETTLED CIVIL AND CRIMINAL FORFEITURE CLAIMS FOR THE AMOUNT OF \$110 MILLION. WACHOVIA BANK ALSO AGREED TO PAY A FINE OF \$50 MILLION TO THE OFFICE OF THE COMPTROLLER OF THE CURRENCY ("OCC"). THE FORFEITURE AND FINE WERE PAID ON OR BEFORE MARCH 21, 2010. WACHOVIA BANK ALSO AGREED TO IMPLEMENT CERTAIN REMEDIAL ACTIONS AND TO ABIDE BY ANY ORDERS AND REGULATIONS OF THE OCC AND THE DEPARTMENT OF THE TREASURY, FINANCIAL CRIMES ENFORCEMENT NETWORK. WELLS FARGO BANK AGREED TO BE BOUND BY THE TERMS AND CONDITIONS OF THE AGREEMENT FOLLOWING THE MERGER. THE UNITED STATES AGREED THAT PROSECUTION OF WACHOVIA BANK BE DEFERRED FOR A PERIOD OF TWELVE MONTHS AND THAT, IF WELLS FARGO BANK IS IN COMPLIANCE IN ALL MATERIAL ASPECTS WITH ALL OF ITS OBLIGATIONS UNDER THE AGREEMENT, THE UNITED STATES, WITHIN THIRTY DAYS OF THE EXPIRATION OF THAT PERIOD, WOULD SEEK DISMISSAL WITH PREJUDICE OF THE CHARGE. ON APRIL 6, 2011, THE UNITED STATES DISMISSED THE FELONY CHARGE FOR FAILING TO ESTABLISH AND MAINTAIN AN EFFECTIVE ANTI-MONEY LAUNDERING PROGRAM, IN VIOLATION OF TITLE



31, UNITED STATES CODE, SECTIONS 5318(H)(1) AND 5322(A). THE UNITED STATES FOUND THAT WELLS FARGO BANK WAS IN COMPLIANCE IN ALL MATERIAL ASPECTS WITH ALL OF ITS OBLIGATIONS UNDER THE DEFERRED PROSECUTION AGREEMENT.

Firm Statement

WACHOVIA BANK ENTERED INTO THE DEFERRED PROSECUTION AGREEMENT DESCRIBED IN 4, ABOVE, AS THE RESULT OF AN INVESTIGATION INTO WACHOVIA'S TRANSACTIONS WITH MEXICAN CURRENCY EXCHANGE HOUSES, COMMONLY KNOWN AS "CASAS DE CAMBIO," FROM MAY 2003 THROUGH JUNE 2008. WACHOVIA BANK WAS CHARGED WITH FAILING TO ESTABLISH AND MAINTAIN AN EFFECTIVE ANTI-MONEY LAUNDERING PROGRAM. ON APRIL 6, 2011, THE UNITED STATES DISMISSED THE FELONY CHARGE FOR FAILING TO ESTABLISH AND MAINTAIN AN EFFECTIVE ANTI-MONEY LAUNDERING PROGRAM, IN VIOLATION OF TITLE 31, UNITED STATES CODE, SECTIONS 5318(H)(1) AND 5322(A). THE UNITED STATES FOUND THAT WELLS FARGO BANK WAS IN COMPLIANCE IN ALL MATERIAL ASPECTS WITH ALL OF ITS OBLIGATIONS UNDER THE DEFERRED PROSECUTION AGREEMENT.



Civil - Final

Disclosure 1 of 9

Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N. A.
Current Status:	Final
Allegations:	WITHOUT ADMITTING OR DENYING THE FINDINGS, WELLS FARGO BANK, N.A. (WFBNA) CONSENTS TO THE FINDING THAT BETWEEN JANUARY 1, 2008 AND JULY 1, 2015, WFBNA VIOLATED THE SERVICEMEMBER CIVIL RELEIF ACT (SCRA) BY FAILING TO OBTAIN COURT ORDERS PRIOR TO REPOSSESSING SERVICES MEMBER'S AUTOMOBILES.
Initiated By:	US ATTORNEY GENERAL, HOUSING AND CIVIL ENFORCEMENT SECTION
Court Details:	US DISTRICT COURT FOR THE CENTRAL DISTRICT OF CALIFORNIA; LOS ANGELES, CA; NO CV-2:16-07336
Date Court Action Filed:	09/29/2016
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Types:	
Relief Sought:	Civil Penalty(ies)/Fine(s)
Other Relief Sought:	ESTABLISH A COMPLIANCE COMMITTEE, CREATE A COMPREHENSIVE ACTION PLAN AND DEVELOP A WRITTEN SCRA COMPLIANCE PROGRAM AND PROVIDE REMEDIATION FOR ELIGIBLE SCRA-PROTECTED SERVICE MEMBERS.
Resolution:	Consent
Resolution Date:	09/29/2016
Sanctions Ordered or Relief Granted:	Monetary/Fine \$60,000.00 Disgorgement/Restitution
Other Sanctions:	ESTABLISH A COMPLIANCE COMMITTEE, CREATE A COMPREHENSIVE ACTION PLAN AND DEVELOP A WRITTEN SCRA COMPLIANCE PROGRAM.
Sanction Details:	60,000.00 FINE PAID
Firm Statement	N/A

Disclosure 2 of 9

Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N.A.



Current Status:	Final
Allegations:	THE COMPLAINT ALLEGES THAT WELLS FARGO PERSONNEL ENGAGED IN VARIOUS ALLEGEDLY IMPROPER ACTS AND PRACTICES DESIGNED TO MEET SALES GOALS AND QUOTAS, SUCH AS OPENING ACCOUNTS WITHOUT CUSTOMER AUTHORIZATION, MISREPRESENTING THAT CERTAIN PRODUCTS WERE AVAILABLE ONLY IN PACKAGES WITH OTHER PRODUCTS, MISUSING CUSTOMER DATA IN CONNECTION WITH THE FOREGOING, AND NOT DISCLOSING SUCH ALLEGED MISUSE TO CUSTOMERS. THE COMPLAINT ALLEGES THAT CUSTOMERS WERE HARMED BY, AMONG OTHER THINGS, INCURRING UNAUTHORIZED FEES.
Initiated By:	OFFICE OF THE LOS ANGELES CITY ATTORNEY
Court Details:	SUPERIOR COURT OF THE STATE OF CALIFORNIA, LOS ANGELES, CA DOCKET NUMBER: BC580478
Date Court Action Filed:	05/04/2015
Date Notice/Process Served:	05/05/2015
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Types:	
Relief Sought:	Injunction
Other Relief Sought:	DISGORGEMENT, CIVIL PENALTIES, COSTS AND UNSPECIFIED OTHER RELIEF
Resolution:	Judgment Rendered
Resolution Date:	09/13/2016
Sanctions Ordered or Relief Granted:	Monetary/Fine \$50,000,000.00 Disgorgement/Restitution
Other Sanctions:	MEDIATE CURRENT OR FORMER CALIFORNIA CUSTOMERS WHO INCURRED FEES OR WERE HARMED AS A RESULT OF THE UNAUTHORIZED ACCOUNT OPENING.
Sanction Details:	FINE OF \$50,000,000.00 PAID
Firm Statement	N/A

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	THE COMPLAINT ALLEGES THAT WELLS FARGO PERSONNEL ENGAGED IN



VARIOUS ALLEGEDLY IMPROPER ACTS AND PRACTICES DESIGNED TO MEET SALES GOALS AND QUOTAS, SUCH AS OPENING ACCOUNTS WITHOUT CUSTOMER AUTHORIZATION, MISREPRESENTING THAT CERTAIN PRODUCTS WERE AVAILABLE ONLY IN PACKAGES WITH OTHER PRODUCTS, MISUSING CUSTOMER DATA IN CONNECTION WITH THE FOREGOING, AND NOT DISCLOSING SUCH ALLEGED MISUSE TO CUSTOMERS. THE COMPLAINT ALLEGES THAT CUSTOMERS WERE HARMED BY, AMONG OTHER THINGS, INCURRING UNAUTHORIZED FEES.

Initiated By:	OFFICE OF THE LOS ANGELES CITY ATTORNEY
Court Details:	SUPERIOR COURT OF THE STATE OF CALIFORNIA, LOS ANGELES, CA DOCKET NUMBER: BC580478
Date Court Action Filed:	05/04/2015
Date Notice/Process Served:	05/05/2015
Principal Product Type:	Banking Products (Other than CD(s))
Other Product Types:	
Relief Sought:	Injunction
Other Relief Sought:	DISGORGEMENT, CIVIL PENALTIES, COSTS AND UNSPECIFIED OTHER RELIEF
Resolution:	Judgment Rendered
Resolution Date:	09/13/2016
Sanctions Ordered or Relief Granted:	Monetary/Fine \$50,000,000.00 Disgorgement/Restitution
Other Sanctions:	MEDIATE CURRENT OR FORMER CALIFORNIA CUSTOMERS WHO INCURRED FEES OR WERE HARMED AS A RESULT OF THE UNAUTHORIZED ACCOUNT OPENING.
Sanction Details:	FINE OF \$50,000,000.00 PAID
Firm Statement	N/A

Disclosure 3 of 9

Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N.A.
Current Status:	Final
Allegations:	THE COMPLAINT ALLEGES FROM 2009 THROUGH 2013, GENUINE TITLE, LLC PROVIDED WELLS FARGO LOAN OFFICERS MARKETING SERVICES



THAT
 ASSISTED THE LOAN OFFICERS IN GENERATING BUSINESS AND
 INCREASING THE NUMBER OF LOANS WELLS FARGO ORIGINATED OR
 FINANCED. THE
 COMPLAINT ALLEGES THAT UNDER AGREEMENTS OR UNDERSTANDING
 BETWEEN GENUINE TITLE AND THE LOAN OFFICERS, THE LOAN OFFICERS
 REFERRED SETTLEMENT SERVICE BUSINESS TO GENUINE TITLE.

Initiated By: CONSUMER FINANCIAL PROTECTION BUREAU/STATE OF MARYLAND'S
 OFFICE OF ATTY GENERAL'S CONSUMER PROTECTION DIVISION

Court Details: UNITED STATE DISTRICT COURT FOR THE DISTRICT OF MARYLAND,
 BALTIMORE DISTRICT; BALTIMORE, MARYLAND; CASE 1:15-CV-00179-RDB

Date Court Action Filed: 01/22/2015

Principal Product Type: Other

Other Product Types: REAL ESTATE LOANS

Relief Sought: Other

Other Relief Sought: COMPLIANCE PLAN AND MONETARY PROVISIONS FOR AFFECTED
 CONSUMERS.

Resolution: Judgment Rendered

Resolution Date: 02/04/2015

**Sanctions Ordered or Relief
 Granted:** Monetary/Fine \$21,000,000.00
 Disgorgement/Restitution

Other Sanctions: COMPLIANCE PLAN TO ENSURE COMPLIANCE WITH THE ORDER AND
 ADMINISTRATION OF PAYMENTS TO REDRESS AFFECTED CONSUMERS.

Sanction Details: RESTITUTION OF \$10,809,807.71 TO BE PROVIDED TO AFFECTED
 CONSUMERS. ANY FUNDS REMAINING WILL BE DEPOSITED IN US
 TREASURY AS
 DISGORGEMENT.

Firm Statement WELLS FARGO BANK, N.A., NEITHER ADMITS OR DENIES ANY
 ALLEGATIONS EXCEPT TO ESTABLISH THE COURT'S JURISDICTION OVER
 WELLS FARGO
 AND THE SUBJECT MATTER. WELLS FARGO BANK, N.A. AGREES TO THE
 ENTRY OF THE ORDER IN THE PUBLIC INTEREST.

Disclosure 4 of 9

Reporting Source: Firm

Affiliate: WELLS FARGO BANK, NA



Current Status:	Final
Allegations:	THE COMPLAINT ALLEGES THAT, DURING AND BETWEEN 2004 AND 2009, THE REFERENCED CONTROL AFFILIATE ENGAGED IN A PATTERN OR PRACTICE OF DISCRIMINATION ON THE BASIS OF RACE AND NATIONAL ORIGIN IN RESIDENTIAL MORTGAGE LENDING BY ALLOWING EMPLOYEES TO MAKE DECISIONS ABOUT THE TYPE OF LOAN PRODUCT OFFERED AND THE LOAN PRICE IN A MANNER DISCONNECTED FROM OBJECTIVE CRITERIA LIKE CREDIT RISK, THAT POLICIES SET UP FINANCIAL INCENTIVES FOR EMPLOYEES AND MORTGAGE BROKER'S TO IMPOSE UNFAVORABLE TERMS, AND THAT THE POLICIES LACKED SAFEGUARDS TO PREVENT AND REMEDY RACIAL AND ETHNIC DISPARITIES.
Initiated By:	UNITED STATES OF AMERICA
Court Details:	UNITED STATES DISTRICT COURT FOR THE DISTRICT OF COLUMBIA; WASHINGTON, DC; CIVIL NO. 12-1150 (JDB)
Date Court Action Filed:	09/20/2012
Principal Product Type:	Other
Other Product Types:	RESIDENTIAL MORTGAGE LOANS
Relief Sought:	Injunction
Other Relief Sought:	MONETARY DAMAGES; PRE-JUDGMENT INTEREST ON MONETARY DAMAGES; AND A CIVIL PENALTY
Resolution:	Consent
Resolution Date:	09/20/2012
Sanctions Ordered or Relief Granted:	Monetary/Fine \$175,000,000.00 Cease and Desist/Injunction
Other Sanctions:	
Sanction Details:	THE REFERENCED CONTROL AFFILIATE AGREED TO PAY AT LEAST \$125 MILLION TO COMPENSATE BORROWERS WHO WERE ALLEGEDLY AGGRIEVED. THE REFERENCED CONTROL AFFILIATE ALSO AGREED TO PAY \$50 MILLION TO PROVIDE DOWN-PAYMENT ASSISTANCE TO LOW-INCOME BORROWERS IN SELECT METROPOLITAN AREAS. THE CONTROL AFFILIATE DEPOSITED FUNDS IN ESCROW ACCOUNTS FOR THE AGREED PAYMENTS BY SEPTEMBER 24, 2012. WELLS FARGO WILL MAINTAIN ITS POLICIES THAT DISCONNECT COMPENSATION FROM A LOAN'S TERMS AND CONDITIONS (IMPLEMENTED AFTER THE EVENTS IN THE ALLEGED COMPLAINT), PROVIDE TRAINING AND ASSURE COMPLIANCE, THROUGH MONITORING AND REGULAR REPORTING TO THE UNITED STATES.

**Firm Statement**

THE COMPLAINT ALLEGES THAT THE REFERENCED CONTROL AFFILIATE DISCRIMINATED AGAINST AFRICAN AMERICAN AND HISPANIC BORROWERS IN ITS RESIDENTIAL MORTGAGE LENDING OPERATION; AFRICAN AMERICAN AND HISPANIC BORROWERS RECEIVED SUBPRIME, RATHER THAN PRIME, LOANS AND THAT SOME PAID HIGHER FEES AND COSTS BECAUSE OF THEIR RACE OR NATIONAL ORIGIN; AND WELLS FARGO'S POLICIES IN EFFECT BETWEEN 2004 AND 2009 ALLOWED EMPLOYEES TO MAKE DECISIONS ABOUT THE TYPE OF LOAN PRODUCT OFFERED AND THE LOAN PRICE IN A MANNER DISCONNECTED FROM OBJECTIVE CRITERIA LIKE CREDIT RISK, THAT THESE POLICIES SET UP FINANCIAL INCENTIVES FOR EMPLOYEES AND MORTGAGE BROKERS TO IMPOSE UNFAVORABLE TERMS, AND THAT THE POLICIES LACKED SAFEGUARDS TO PREVENT AND REMEDY RACIAL AND ETHNIC DISPARITIES. WELLS FARGO WILL MAINTAIN ITS POLICIES THAT DISCONNECT COMPENSATION FROM A LOAN'S TERMS AND CONDITIONS (IMPLEMENTED AFTER THE EVENTS IN THE ALLEGED COMPLAINT), PROVIDE TRAINING AND ASSURE COMPLIANCE, THROUGH MONITORING AND REGULAR REPORTING TO THE UNITED STATES. THE CONSENT JUDGMENT WAS AGREED TO WITHOUT THE CONTROL AFFILIATE'S ADMITTING TO THE ALLEGATIONS IN THE COMPLAINT.

Disclosure 5 of 9

Reporting Source:	Firm
Affiliate:	WELLS FARGO & COMPANY
Current Status:	Final
Allegations:	THE COMPLAINT ALLEGES THAT THE REFERENCED CONTROL AFFILIATES VIOLATED THE OKLAHOMA CONSUMER PROTECTION ACT BY FAILING TO TAKE CERTAIN REQUIRED ACTIONS AND BY TAKING CERTAIN PROHIBITED ACTIONS IN CONNECTION WITH RESIDENTIAL MORTGAGE LOANS.
Initiated By:	THE STATE OF OKLAHOMA AND THE OKLAHOMA STATE BANKING DEPARTMENT
Court Details:	IN THE DISTRICT COURT OF OKLAHOMA COUNTY, STATE OF OKLAHOMA
Date Court Action Filed:	03/12/2012
Principal Product Type:	Other
Other Product Types:	RESIDENTIAL MORTGAGE LOANS
Relief Sought:	Civil Penalty(ies)/Fine(s)
Other Relief Sought:	MONEY DAMAGES (PRIVATE/CIVIL COMPLAINT) RESTITUTION



OTHER - (COSTS AND EXPENSES)

Resolution: Consent

Resolution Date: 03/12/2012

Sanctions Ordered or Relief Granted:

Other Sanctions: PAYMENT OF COMPENSATION DAMAGES

Sanction Details: COMPENSATION DAMAGES IN THE AMOUNT OF \$3,769,569.70

Firm Statement THE COMPLAINT RAISED NUMEROUS ALLEGATIONS RELATING TO THE CONTROL AFFILIATES ACTIONS IN CONNECTION WITH THE ORIGINATION, SERVICING, AND FORECLOSURE OF RESIDENTIAL MORTGAGE LOANS. THE COMPLAINT FURTHER ALLEGES THAT THESE ACTIVITIES RESULTED IN THE VIOLATION OF THE OKLAHOMA CONSUMER PROTECTION ACT. THE CONSENT JUDGEMENT WAS AGREED TO BY THE CONTROL AFFILIATES WITHOUT THE CONTROL AFFILIATES AGREEING TO THE ALLEGATIONS, EXCEPT TO THE EXTENT NECESSARY TO ESTABLISH JURISDICTION.

Reporting Source: Firm

Affiliate: WELLS FARGO BANK, N.A.

Current Status: Final

Allegations: THE COMPLAINT ALLEGES THAT THE REFERENCED CONTROL AFFILIATES VIOLATED THE OKLAHOMA CONSUMER PROTECTION ACT BY FAILING TO TAKE CERTAIN REQUIRED ACTIONS AND BY TAKING CERTAIN PROHIBITED ACTIONS IN CONNECTION WITH RESIDENTIAL MORTGAGE LOANS.

Initiated By: THE STATE OF OKLAHOMA AND THE OKLAHOMA STATE BANKING DEPARTMENT

Court Details: IN THE DISTRICT COURT OF OKLAHOMA COUNTY, STATE OF OKLAHOMA

Date Court Action Filed: 03/12/2012

Principal Product Type: Other

Other Product Types: RESIDENTIAL MORTGAGE LOANS

Relief Sought: Civil Penalty(ies)/Fine(s)

Other Relief Sought: MONEY DAMAGES (PRIVATE/CIVIL COMPLAINT)
RESTITUTION
OTHER - (COSTS AND EXPENSES)



Resolution:	Consent
Resolution Date:	03/12/2012
Sanctions Ordered or Relief Granted:	
Other Sanctions:	PAYMENT OF COMPENSATION DAMAGES
Sanction Details:	COMPENSATION DAMAGES IN THE AMOUNT OF \$3,769,569.70
Firm Statement	THE COMPLAINT RAISED NUMEROUS ALLEGATIONS RELATING TO THE CONTROL AFFILIATES ACTIONS IN CONNECTION WITH THE ORIGINATION, SERVICING, AND FORECLOSURE OF RESIDENTIAL MORTGAGE LOANS. THE COMPLAINT FURTHER ALLEGES THAT THESE ACTIVITIES RESULTED IN THE VIOLATION OF THE OKLAHOMA CONSUMER PROTECTION ACT. THE CONSENT JUDGEMENT WAS AGREED TO BY THE CONTROL AFFILIATES WITHOUT THE CONTROL AFFILIATES AGREEING TO THE ALLEGATIONS, EXCEPT TO THE EXTENT NECESSARY TO ESTABLISH JURISDICTION.

Disclosure 6 of 9

Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N.A.
Current Status:	Final
Allegations:	THE COMPLAINT ALLEGES THAT THE REFERENCED CONTROL AFFILIATES: ENGAGED IN UNFAIR AND DECEPTIVE CONSUMER PRACTICES WITH RESPECT TO LOAN SERVICING, FORECLOSURE PROCEEDINGS AND LOAN ORIGINATIONS; VIOLATED THE FALSE CLAIMS ACT, THE FINANCIAL INSTITUTIONS REFORM AND RECOVERY ACT OF 1989 AND THE SERVICEMEMBERS CIVIL RELIEF ACT; AND ENGAGED IN BANKRUPTCY MISCONDUCT.
Initiated By:	UNITED STATES OF AMERICA, ALL STATES EXCEPT OKLAHOMA & THE DISTRICT OF COLUMBIA
Court Details:	IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF COLUMBIA
Date Court Action Filed:	03/12/2012
Principal Product Type:	Other
Other Product Types:	RESIDENTIAL MORTGAGE LOANS
Relief Sought:	Civil Penalty(ies)/Fine(s)
Other Relief Sought:	DISGORGEMENT



INJUNCTION
MONEY DAMAGES (PRIVATE/CIVIL COMPLAINT)
RESTITUTION
OTHER - (ATTORNEY FEES AND COSTS)

Resolution: Consent

Resolution Date: 03/12/2012

**Sanctions Ordered or Relief
Granted:**

Other Sanctions: COMPLIANCE WITH SERVICING STANDARDS AND PAYMENT OF MONETARY AMOUNTS

Sanction Details: MONETARY PAYMENTS CONSIST OF
\$1,005,233,716 DIRECT PAYMENT SETTLEMENT AMOUNT;
\$1,489,813,925 BORROW PAYMENT AMOUNT;
\$3,434,000,000 ELIGIBLE CONSUMER RELIEF, AND
\$903,000,000 ELIGIBLE REFINANCING RELIEF.

Firm Statement THE COMPLAINT RAISED NUMEROUS ALLEGATIONS RELATING TO THE CONTROL AFFILIATES ACTIONS IN CONNECTION WITH THE ORIGINATION, SERVICING AND FORECLOSURE OF RESIDENTIAL MORTGAGE LOANS. THE COMPLAINT FURTHER ALLEGES THE ACTIONS OF THE CONTROL AFFILIATES RESULTED IN INJURIES TO THE STATES AND CITIZENS OF THE STATES WHO HAD RESIDENTIAL MORTGAGE LOANS. THE CIRCUMSTANCES RELATED TO THE CONTROL AFFILIATES ACTIVITIES IN CONNECTION WITH NUMEROUS FEDERAL RESIDENTIAL LOAN PROGRAMS, THE SINGLE FAMILY MORTGAGE INDUSTRY AND THE UNITED STATES STIMULUS/RESCUE EFFORTS TO STABILIZE THE HOUSING AND CREDIT MARKETS. THE CONSENT JUDGEMENT WAS AGREED TO WITHOUT THE CONTROL AFFILIATES ADMITTING TO THE ALLEGATIONS, EXCEPT TO THE EXTENT NECESSARY TO ESTABLISH JURISDICTION.

Reporting Source: Firm

Affiliate: WELLS FARGO & COMPANY

Current Status: Final

Allegations: THE COMPLAINT ALLEGES THAT THE REFERENCED CONTROL AFFILIATES: ENGAGED IN UNFAIR AND DECEPTIVE CONSUMER PRACTICES WITH RESPECT TO LOAN SERVICING, FORECLOSURE PROCEEDINGS AND LOAN ORIGINATIONS; VIOLATED THE FALSE CLAIMS ACT, THE FINANCIAL INSTITUTIONS REFORM AND RECOVERY ACT OF 1989 AND THE SERVICEMEMBERS CIVIL RELIEF ACT; AND ENGAGED IN BANKRUPTCY MISCONDUCT.



Initiated By:	UNITED STATES OF AMERICA, ALL STATES EXCEPT OKLAHOMA & THE DISTRICT OF COLUMBIA
Court Details:	IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF COLUMBIA
Date Court Action Filed:	03/12/2012
Principal Product Type:	Other
Other Product Types:	RESIDENTIAL MORTGAGE LOANS
Relief Sought:	Civil Penalty(ies)/Fine(s)
Other Relief Sought:	DISGORGEMENT INJUNCTION MONEY DAMAGES (PRIVATE/CIVIL COMPLAINT) RESTITUTION OTHER - (ATTORNEY FEES AND COSTS)
Resolution:	Consent
Resolution Date:	03/12/2012
Sanctions Ordered or Relief Granted:	
Other Sanctions:	COMPLIANCE WITH SERVICING STANDARDS AND PAYMENT OF MONETARY AMOUNTS
Sanction Details:	MONETARY PAYMENTS CONSIST OF \$1,005,233,716 DIRECT PAYMENT SETTLEMENT AMOUNT; \$1,489,813,925 BORROW PAYMENT AMOUNT; \$3,434,000,000 ELIGIBLE CONSUMER RELIEF, AND \$903,000,000 ELIGIBLE REFINANCING RELIEF.
Firm Statement	THE COMPLAINT RAISED NUMEROUS ALLEGATIONS RELATING TO THE CONTROL AFFILIATES ACTIONS IN CONNECTION WITH THE ORIGINATION, SERVICING AND FORECLOSURE OF RESIDENTIAL MORTGAGE LOANS. THE COMPLAINT FURTHER ALLEGES THE ACTIONS OF THE CONTROL AFFILIATES RESULTED IN INJURIES TO THE STATES AND CITIZENS OF THE STATES WHO HAD RESIDENTIAL MORTGAGE LOANS. THE CIRCUMSTANCES RELATED TO THE CONTROL AFFILIATES ACTIVITIES IN CONNECTION WITH NUMEROUS FEDERAL RESIDENTIAL LOAN PROGRAMS, THE SINGLE FAMILY MORTGAGE INDUSTRY AND THE UNITED STATES STIMULUS/RESCUE EFFORTS TO STABILIZE THE HOUSING AND CREDIT MARKETS. THE CONSENT JUDGEMENT WAS AGREED TO WITHOUT THE CONTROL AFFILIATES ADMITTING TO THE ALLEGATIONS, EXCEPT TO THE EXTENT NECESSARY TO ESTABLISH JURISDICTION.

Disclosure 7 of 9



Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, N. A.
Current Status:	Final
Allegations:	THE SEC ALLEGED FRAUDULENT BIDDING PRACTICES, FROM AT LEAST 1997 THROUGH AT LEAST 2005, BY WACHOVIA BANK, N.A. ("WACHOVIA BANK"), PREDECESSOR TO WELLS FARGO BANK, N.A., INVOLVING THE TEMPORARY INVESTMENT OF PROCEEDS FROM THE SALE OF TAX-EXEMPT MUNICIPAL SECURITIES IN CERTAIN INVESTMENT INSTRUMENTS BY STATE AND LOCAL GOVERNMENTAL ENTITIES, AFFECTING THE PRICES OF THE INVESTMENT INSTRUMENTS, DEPRIVING MUNICIPALITIES OF A CONCLUSIVE PRESUMPTION THAT THEIR INVESTMENT INSTRUMENTS WERE PURCHASED AT FAIR MARKET VALUE AND/OR JEOPARDIZING THE TAX-EXEMPT STATUS OF THE UNDERLYING MUNICIPAL SECURITIES.
Initiated By:	U. S, SECURITIES EXCHANGE COMMISSION ("SEC")
Court Details:	UNITED STATES DISTRICT COURT FOR DISTRICT OF NEW JERSEY C.A. NO. 11-7135
Date Court Action Filed:	12/08/2011
Principal Product Type:	Investment Contract(s)
Other Product Types:	REPURCHASE AND FORWARD PURCHASE AGREEMENTS
Relief Sought:	Civil Penalty(ies)/Fine(s)
Other Relief Sought:	DISGORGEMENT INJUNCTION
Resolution:	Consent
Resolution Date:	12/08/2011
Sanctions Ordered or Relief Granted:	Monetary/Fine \$25,000,000.00 Disgorgement/Restitution Cease and Desist/Injunction
Other Sanctions:	
Sanction Details:	THE COURT PERMANENTLY RESTRAINED AND ENJOINED WELLS FARGO BANK, N.A. FROM FUTURE VIOLATIONS OF SECTION 17(A) OF THE SECURITIES ACT OF 1933. THE COURT ALSO FOUND WELLS FARGO BANK, N.A. LIABLE FOR DISGORGEMENT OF \$13,802,984.00, PREJUDGMENT INTEREST THEREON IN THE AMOUNT OF \$7,275,607.00, AND A CIVIL PENALTY IN THE AMOUNT OF \$25,000,000.00. WELLS FARGO BANK, N.A. WAS ORDERED TO PAY THE AGGREGATE OF THE FOREGOING AMOUNTS TOTALING \$46,078,591 TO THE ENTITIES AND



IN THE AMOUNTS DIRECTED BY THE COURT WITHIN 60 DAYS OF ENTRY OF THE FINAL JUDGMENT.

Firm Statement

THE SEC ALLEGED THAT WACHOVIA BANK WON BIDS FOR THE TEMPORARY INVESTMENT OF PROCEEDS FROM THE SALE OF TAX-EXEMPT MUNICIPAL SECURITIES BECAUSE IT OBTAINED ADVANCE INFORMATION CONCERNING COMPETING BIDDERS FROM BIDDING AGENTS WHO ACTED ON BEHALF OF THE MUNICIPALITIES AND/OR BECAUSE BIDDING AGENTS SET UP THE BIDDING PROCESS TO ENABLE WACHOVIA BANK TO WIN BY DELIBERATELY OBTAINING OFF-MARKET NON-WINNING BIDS FROM OTHER BIDDERS. THE SEC ALSO ALLEGED THAT WACHOVIA BANK FACILITATED WINNING BIDS BY OTHER BIDDERS BY DELIBERATELY SUBMITTING PURPOSELY NON-WINNING BIDS TO BIDDING AGENTS. THE SEC ALLEGED THAT WACHOVIA BANK MADE MATERIAL MISREPRESENTATIONS BY, AMONG OTHER THINGS, EXECUTING FALSE CERTIFICATIONS THAT ITS BIDS WERE THE PRODUCT OF A BONA FIDE SOLICITATION AND REFLECTED FAIR MARKET VALUE FOR THE PURCHASE OF THE REINVESTMENT INSTRUMENT. WELLS FARGO BANK, N.A. RESOLVED THIS MATTER BY AGREEING TO THE SANCTIONS AND RESTITUTION OUTLINED ABOVE.

Disclosure 8 of 9

Reporting Source:	Firm
Affiliate:	WACHOVIA BANK, N.A. (NON-REGISTERED)
Current Status:	Final
Allegations:	THE COUNTY SOUGHT TO RECOVER DAMAGES ARISING FROM CONDUCT OF A FORMER FIRST FIDELITY BANK EMPLOYEE WHO ENTERED INTO A KICKBACK SCHEME WITH THE TREASURER OF ESSEX COUNTY IN 1987 TO STEER BUSINESS TO FIRST FIDELITY, WHICH SERVED AS UNDERWRITER FOR THREE BOND ISSUES DONE BY THE COUNTY IN 1987 AND 1989.
Initiated By:	COUNTY OF ESSEX, NEW JERSEY
Court Details:	SUPERIOR COURT OF NEW JERSEY, LAW DIVISION, ESSEX COUNTY
Date Court Action Filed:	10/04/1996
Principal Product Type:	Debt - Municipal
Other Product Types:	
Relief Sought:	Disgorgement
Other Relief Sought:	
Resolution:	Settled



Resolution Date: 08/17/2006

Sanctions Ordered or Relief Granted: Disgorgement/Restitution

Other Sanctions:

Sanction Details: THE MATTER WAS SETTLED BY PAYMENT TO THE COUNTY BY WACHOVIA OF \$2.8 MILLION. IN 1996, FIRST FIDELITY ENTERED INTO A SETTLEMENT WITH THE SEC PROVIDING FOR DISGORGEMENT OF ILL-GOTTEN GAINS RELATING TO A KICKBACK SCHEME ENTERED INTO BY ONE OF ITS FORMER EMPLOYEES TO OBTAIN PUBLIC FINANCE BUSINESS. THIS CASE WAS FILED BY ESSEX COUNTY IN OCTOBER OF 1996. IN SEPTEMBER OF 2002, THE CASE WAS TRIED TO A JURY WHICH RETURNED A VERDICT FOR THE COUNTY OF \$600,000 ON AN UNJUST ENRICHMENT CLAIM. PRE-JUDGEMENT INTEREST WAS ASSESSED FROM 1989 FOR A TOTAL OF \$1,130,663.04. PLAINTIFF APPEALED AND THE BANK CROSS-APPEALED. THE APPELLATE COURT RULED ON DECEMBER 22, 2004, ORDERING THE BANK PAY DISGORGEMENT OF FEES FOR ALL THREE TRANSACTIONS (\$1,568, 551), BUT ASSESSING INTEREST ONLY BACK TO THE FILING DATE. ON APPEAL, THE NEW JERSEY SUPREME COURT HELD ON 1/27/2006 THAT THE COUNTY WAS ENTITLED TO DISGORGEMENT ON ALL THREE DEALS BUT ONLY THE PORTION THAT WASN'T PAID TO OTHER UNDERWRITERS. INTEREST WAS ASSESSED BACK TO THE DATE OF THE DEALS. ON 2/3/2006 THE COUNTY FILED A MOTION FOR RECONSIDERATION, WHICH WAS DENIED ON 3/16/2006. PRIOR TO THE CASE BEING RE-TRIED AS INSTRUCTED BY THE SUPREME COURT, THE PARTIES SETTLED AS DESCRIBED ABOVE.

Firm Statement THE MATTER WAS SETTLED BY PAYMENT TO THE COUNTY BY WACHOVIA OF \$2.8 MILLION. IN 1996, FIRST FIDELITY ENTERED INTO A SETTLEMENT WITH THE SEC PROVIDING FOR DISGORGEMENT OF ILL-GOTTEN GAINS RELATING TO A KICKBACK SCHEME ENTERED INTO BY ONE OF ITS FORMER EMPLOYEES TO OBTAIN PUBLIC FINANCE BUSINESS. THIS CASE WAS FILED BY ESSEX COUNTY IN OCTOBER OF 1996. IN SEPTEMBER OF 2002, THE CASE WAS TRIED TO A JURY WHICH RETURNED A VERDICT FOR THE COUNTY OF \$600,000 ON AN UNJUST ENRICHMENT CLAIM. PRE-JUDGEMENT INTEREST WAS ASSESSED FROM 1989 FOR A TOTAL OF \$1,130,663.04. PLAINTIFF APPEALED AND THE BANK CROSS-APPEALED. THE APPELLATE COURT RULED ON DECEMBER 22, 2004, ORDERING THE BANK PAY DISGORGEMENT OF FEES FOR ALL THREE TRANSACTIONS (\$1,568, 551), BUT ASSESSING INTEREST ONLY BACK TO THE FILING DATE. ON APPEAL, THE NEW JERSEY SUPREME COURT HELD ON 1/27/2006 THAT THE COUNTY WAS ENTITLED TO DISGORGEMENT ON ALL THREE DEALS BUT ONLY THE PORTION THAT WASN'T PAID TO OTHER UNDERWRITERS. INTEREST WAS ASSESSED BACK TO THE DATE OF THE DEALS. ON 2/3/2006 THE COUNTY FILED A MOTION FOR RECONSIDERATION, WHICH



WAS DENIED ON 3/16/2006. PRIOR TO THE CASE BEING RE-TRIED AS INSTRUCTED BY THE SUPREME COURT, THE PARTIES SETTLED AS DESCRIBED ABOVE.

Disclosure 9 of 9

Reporting Source:	Firm
Affiliate:	WACHOVIA CORPORATION
Current Status:	Final
Allegations:	SEC ALLEGED VIOLATIONS OF PROXY DISCLOSURE LAWS AND OTHER REPORTING RULES INVOLVING THE 2001 MERGER BETWEEN FIRST UNION CORPORATION AND LEGACY WACHOVIA CORPORATION BY FAILING TO DISCLOSE IN QUARTERLY REPORTS AND A JOINT PROXY STATEMENT-PROSPECTUS THE TOTAL NUMBER OF SHARES OF FIRST UNION COMMON STOCK LEGACY WACHOVIA INTENDED TO AND DID PURCHASE DURING THE PERIOD WHEN FIRST UNION AND SUNTRUST CORPORATION WERE ENGAGED IN A HOSTILE TAKEOVER BATTLE FOR LEGACY WACHOVIA.
Initiated By:	U. S. SECURITIES AND EXCHANGE COMMISSION
Court Details:	UNITED STATES DISTRICT COURT FOR DISTRICT OF COLUMBIA; CIVIL ACTION NO. 04-1911
Date Court Action Filed:	11/04/2004
Principal Product Type:	No Product
Other Product Types:	
Relief Sought:	Civil Penalty(ies)/Fine(s)
Other Relief Sought:	INJUNCTION
Resolution:	Settled
Resolution Date:	11/04/2004
Sanctions Ordered or Relief Granted:	Monetary/Fine \$37,000,000.00 Cease and Desist/Injunction
Other Sanctions:	
Sanction Details:	WACHOVIA CORPORATION CONSENTED TO ENTRY OF A JUDGEMENT ENJOINING IT FROM VIOLATING SECTIONS 13(A) AND 14(A) OF THE SECURITIES EXCHANGE ACT OF 1934 AND RULES 12B-20, 13A-13 AND 14A-9 THEREUNDER AND REQUIRING IT TO PAY A CIVIL PENALTY OF \$37 MILLION, WHICH WAS PAID ON OR ABOUT NOVEMBER 12, 2004.
Firm Statement	PLEASE SEE QUESTION 7 AND QUESTION 13(C).



Civil - On Appeal

Disclosure 1 of 1

Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK N.A.
Current Status:	On Appeal
Appellate Court Name and Date Appeal Filed:	APPEALED TO THE UNITED STATES COURT OF APPEALS FOR THE NINTH CIRCUIT WITH THE INJUNCTION APPEALED AUGUST 2, 2013 AND THE BALANCE OF THE MAY 14,2013 ORDER WAS APPEALED AUGUST 9, 2013.
Allegations:	THE ONLY REMAINING ALLEGATION IN THIS LITIGATION IS THAT WELLS FARGO BANK VIOLATED THE PROVISIONS OF CALIFORNIA BUSINESS & PROFESSIONS CODE SECTION 17200 ET SEQ. RELATING TO ALLEGED FRAUDULENT MISREPRESENTATIONS AS TO THE ORDER BY WHICH THE BANK POSTED ITEMS TO CONSUMER DEPOSIT ACCOUNTS IN THE STATE OF CALIFORNIA.
Initiated By:	PRIVATE PLAINTIFF VERONICA GUTIERREZ ET AL.
Court Details:	U.S. DIST COURT NOTHERN DISTRICT OF CA NO: C-07-05923-WHA
Date Court Action Filed:	05/14/2013
Principal Product Type:	Other
Other Product Types:	BANK DEPOSIT ACCOUNTS
Relief Sought:	Injunction
Other Relief Sought:	RESTITUTION
Resolution:	Judgment Rendered
Resolution Date:	07/15/2013
Sanctions Ordered or Relief Granted:	Disgorgement/Restitution Cease and Desist/Injunction
Other Sanctions:	
Sanction Details:	EFFECTIVE JULY 15, 2013 THE ORDER ENJOINS THE BANK PERMANENTLY "FROM MAKING OR DISSEMINATING, OR PERMITTING TO BE MADE OR DISSEMINATED, ANY FALSE OR MISLEADING REPRESENTATIONS RELATING TO THE POSTING ORDER OF DEBIT-CARD PURCHASES, CHECKS, AND ACH TRANSACTIONS IN ITS CUSTOMER BANK ACCOUNTS." RESTITUTION OF \$203,000,000.00 WAS ORDERED. RESTITUTION HAS NOT BEEN PAID



PENDING
APPEAL.

Firm Statement

WELLS FARGO BANK APPEALED TO THE UNITED STATES COURT OF APPEALS FOR THE NINTH CIRCUIT WITH THE INJUNCTION APPEALED AUGUST 2, 2013 AND THE BALANCE OF THE MAY 14,2013 ORDER WAS APPEALED AUGUST 9, 2013.



Civil - Pending

Disclosure 1 of 1

Reporting Source:	Firm
Affiliate:	WELLS FARGO BANK, NA
Current Status:	Pending
Allegations:	THE COMPLAINT ALLEGES THAT WELLS FARGO BANK, N.A. ENGAGED IN MISCONDUCT IN CONNECTION WITH ITS PARTICIPATION IN THE FEDERAL HOUSING ADMINISTRATION (FHA) DIRECT ENDORSEMENT LENDER PROGRAM AND THAT, AS A RESULT OF FALSE CERTIFICATIONS, FHA HAS PAID HUNDREDS OF MILLIONS OF DOLLARS IN INSURANCE CLAIMS ON THOUSANDS OF MORTGAGES THAT DEFAULTED
Initiated By:	UNITED STATES OF AMERICA
Court Details:	UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF NEW YORK; DOCKET NO. 12 CIV 7527
Date Court Action Filed:	10/09/2012
Date Notice/Process Served:	10/09/2012
Principal Product Type:	Other
Other Product Types:	RESIDENTIAL MORTGAGE LOANS
Relief Sought:	Money Damages (Private/Civil Complaint)
Other Relief Sought:	CIVIL PENALTIES
Firm Statement	THE LAWSUIT ASSERTS THAT SOME FHA MORTGAGES ORIGINATED BY WELLS FARGO BANK, N.A. AND INSURED BY FHA FROM 2001 TO 2010 DID NOT QUALIFY FOR THE FHA'S DIRECT ENDORSEMENT LENDER PROGRAM, AND THEREFORE WELLS FARGO BANK, N.A. SHOULD NOT HAVE RECEIVED INSURANCE PROCEEDS FROM FHA WHEN A SUBSET OF THOSE LOANS LATER DEFAULTED. THE LAWSUIT ASSERTS THAT THE BANK KNEW SOME OF THE MORTGAGES DID NOT QUALIFY FOR INSURANCE AND SHOULD HAVE TOLD FHA OF THE DEFICIENCIES REGARDING THE LOANS BEFORE MAKING INSURANCE CLAIMS. WELLS FARGO DENIES THE ALLEGATIONS AND WILL VIGOROUSLY DEFEND ITSELF AGAINST THIS ACTION.

End of Report



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