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Congress of the United States
House of Representatives
Washington, DC 20515

ZOE LOFGREN
16TH DISTRICT, CALIFORNIA

December 13, 2011

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Mr. John G. Stumpf
Chief Executive Officer
Wells Fargo
420 Montgomery St
San Francisco, CA 94104-1207

RE: Ms. Darlene Bowland

Dear Mr. Stumpf:

Darlene Bowland is a 68 year old woman fighting cancer and Wells Fargo Bank. She lived alone in a modest home in San Jose, California until she was evicted by Wells Fargo Bank a week before Thanksgiving, even though she had no place else to go. Wells Fargo Bank knew all about Darlene's tragic circumstances, but apparently did not care.

Darlene lived in her home for 41 years and at one time owned it free and clear. She and her former husband raised their children there. Although Darlene lost her small cleaning business to the recession a few years ago and now struggles to make ends meet, she was proud of her house. She spent what little energy she had after her cancer treatments tending to her garden. That's where she found some measure of peace.

Not anymore.

Darlene is just one of many victims of a World Savings loan product called a "pick-a-pay" that she was tricked into and could not afford. Make no mistake. Darlene is a victim. Pick-a-pay loans were designed to trap unwary homeowners into owing more than they borrowed, assuring the banks that sold them a captive audience that would need to continually refinance or face foreclosure. These unscrupulous banks and loan brokers used the voluminous, complex and impossible to understand loan documents that make up a pick-a-pay loan to steal Darlene's house in broad daylight.

Wells Fargo was able to file an unlawful detainer and get a summary judgment that allowed them to evict Darlene, even though Darlene had sued Wells Fargo claiming she was defrauded. She was too weak from chemotherapy to pack up her own boxes.

Wells Fargo earned record profits last quarter. Your 2010 compensation was more than \$17 million. Do you know this woman with cancer is now couch-surfing because you've evicted her through foreclosure on her home just before the holidays? Instead of waking up in her house Christmas morning, Darlene's house will instead sit vacant.

Sincerely,


Zoe Lofgren
Member of Congress