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Late Payment Options

Loan Number: *****9761
Property Address: 1717 W WEBSTER ST UNIT E
 HOUSTON, TX 77019-0000
Borrower Name: TRACY PIPKIN

Are you having trouble making your mortgage payments?

Depending on your individual circumstances, we may be able to work out an alternative repayment option that can help you get out of default and back on the path toward home-centered financial security. We'll help you to assess your financial situation to determine which option is right for you, because a homeownership plan based on where you are right now gives you an opportunity to get to where you want to be.

Before you contact us to discuss your options, please prepare the following information:

- A brief explanation of your hardship (Later in the process, we'll ask you to put your explanation into a short letter)
- A detailed list of all your expenses, loans, and bills
- Proof of all household income (including your most recent pay stub, tax return or profit and loss statement)

Below are some of the repayment solutions we provide. Give us a call to see how they fit with your situation or start the process of determining if you are eligible for either a repayment plan or a loan modification, we may ask you to update the financial data that we have on file for you. If a link appears below, please click on it and follow the instructions on the form. Otherwise, please contact us at the number provided below.

Option	How it works	Key benefits
Repayment Plan	Distributes your delinquent payments over a period of time, usually no more than 10 months. The monthly amount is added to the usual mortgage payment.	<ul style="list-style-type: none"> • Brings your account up to date within a specified time-frame • With a goal in sight, you can move forward knowing that your home is secure
Loan Modification	Adds any past-due interest and escrow amounts to the unpaid principal balance, which is then reamortized over a new term.	<ul style="list-style-type: none"> • Changes the mortgage note itself, giving you a fresh start on managing your home asset • Brings your account up to date immediately
Partial Claim (only for FHA loans)	The Department of Housing and Urban Development (HUD) advances a loan to repay the past-due interest and escrow amounts.	<ul style="list-style-type: none"> • HUD loan is interest-free • Brings your loan account up to date immediately
Short Sale	Allows you to sell your home and use the proceeds to pay off the mortgage if you are unable to maintain payments, even if the home's market value is less than the total amount owed.	<ul style="list-style-type: none"> • Avoids the lengthy legal process involved in foreclosure • generally less damaging to your credit rating than foreclosure
Deed in Lieu of Foreclosure	Allow you to transfer your property voluntarily to Wells Fargo if you are unable to maintain payments and cannot see the home at market value.	<ul style="list-style-type: none"> • Avoids the lengthy legal process involved in foreclosure • generally less damaging to your credit rating than foreclosure

To find a HUD approved Credit Counseling agency please call 800-569-4287.

We understand that difficult financial times can happen to good people.
Let us show you how we can help.

Call us at 877-222-7875, option 4.

[Click here to update your financial data and obtain repayment plan information](#)

Please call 877-222-7875 for additional information.

[Privacy Policy](#)