



NEW YORK STATE  
DEPARTMENT *of*  
FINANCIAL SERVICES

Andrew Cuomo  
Governor

Benjamin M. Lawsky  
Superintendent

September 30, 2012

Benjamin Cunningham  
24-29 Southern Blvd #1  
Bronx, NY 10458

Re: Complaint No. BKM-2012-830183

Dear Mr. Benjamin Cunningham:

The New York State Department of Financial Services (DFS) received a response to your complaint from Wells Fargo Bank, a copy of which also was sent to you. Based on our review of the complaint and the institution's response, this matter does not appear to be one that DFS is able to resolve. However we would like to refer you to a housing counselor in your area to see if they can assist you with your mortgage problem.

Not-for-profit housing counselors provide free, professional advice. They can help you assess your options, negotiate with your lender and find free legal services and other resources in your area. Please contact the following housing counseling agency for additional guidance on this matter:

HOPE NOW 888-995-HOPE

Or you may visit the DFS website as follows for the complete listing of such counselors in your area:  
<http://www.dfs.ny.gov/constr/newmortg.htm>

Should you disagree with the information provided by Wells Fargo Bank, or should you have any questions concerning that information, please contact Wells Fargo Bank at (515)-324-2376.

Very truly yours,

Douglas Kelley  
Senior Bank Examiner  
Consumer Assistance Unit  
Real Estate Finance Division