



P.O. Box 4503
Iowa City, Iowa 52244

October 27, 2016

Vincent Nevels
810 Brighton Ave
Staten Island, NY 10310

Subject: Your submission, number 161014-000829

Dear Vincent Nevels:

We have reviewed your complaint but need to verify that you have identified the correct company. In order for us to keep working on your complaint:

- Contact us at 1-(855)-411-CFPB (2372) between the hours of 8 a.m. and 8 p.m. ET.
- Reference your complaint number 161014-000829.
- A member of our team will help you update your complaint.

We look forward to hearing from you.

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)

October 21, 2016



Vincent Nevels
810 Brighton Ave
Staten Island NY 10310

Global Corporate Trust Services
EP-MN-WS3D
60 Livingston Ave
Saint Paul, MN 55107
usbank.com

RE: 320-322 Bement Ave, Staten Island, NY 10310

Dear Mr. Nevels:

I am writing in response to your request for assistance to the Consumer Financial Protection Bureau ("CFPB") #161014-000829 that was subsequently forwarded to U.S. Bank. I have been asked to address your concerns on behalf of U.S. Bank and appreciate the opportunity to do so.

We have researched the above referenced address and have determined that U.S. Bank is merely the trustee for the Trust that owns the mortgage and note on this property. Please note the Trust is the owner of your mortgage and note, not the trustee. The servicer is the party to the Trust that has the authority and responsibility to make decisions and take action regarding individual mortgage loans in the Trust. The trustee has no authority or responsibility to review and or approve or disapprove of these decisions and actions. It is the servicer who has taken all action regarding your property, and is the proper party to address your concerns.

In order to address your concerns, you need to work with Wells Fargo as the Servicer for this property. Wells Fargo stated you can contact Kristi Blue as their representative with whom you can discuss your specific issues. Kristi Blue can be reached directly by telephone at (800-853-8516, extension 1335621050).

We disagree with your legal assertions and do not acknowledge your correspondence as satisfaction or settlement of the debt owed, nor do we acknowledge that your correspondence has any legal significance or that it forms the basis for any contract or agreement. Your account is governed by your loan documents and the Trust's governing documents. The statements contained within your correspondence in no way alter or change the nature or terms of your loan documents and your contractual obligation to repay the balance owed on the account in full is neither discharged nor forgiven.

Mr. Nevels, we regret that we are unable to be of further assistance to you regarding this matter. Please contact Wells Fargo using the information provided to you in this letter, so they may assist you in a more timely and efficient manner.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael D. Bengtson".

Michael D. Bengtson
Mortgage Research
Specialized MBS Services
60 Livingston Ave (EP-MN-WS3D)
St Paul, MN 55107
michael.bengtson@usbank.com