In the fall of 2014 I began receiving "junk mail" referencing my deceased partners name and Wells Fargo. Twice when I delivered my house payment to Wells Fargo I showed the mail to the teller and them looked up my account and said my account was current and they didn't know what it was except Junk Mail.

In February 2015 I hired a private detective that specializes in bank fraud and made an appoint with the mortgage office. They verified that my account was current and that was witnessed by the detective and his assistant. The mortgage officer mentioned that I was such a good customer (i.e., payments made o time) that I would probably qualify for a refi with a better interest rate. We left the office that day with the understanding that I was in good shape.

Walked in my March 2015 payment. Went in to make my April payment and was told that the loan no longer existed and they would not accept my payment. No one at the branch could tell me anything.

Later found out that they had foreclosed on my home in March, a few days after I had made my March payment. I not received any notification from Wells Fargo to notify me of any default. Much later I found out that the firm (Cal-West Reconveyance) that Wells Fargo represented had processed the foreclosure was not longer in business in California – they had filed bankruptcy.

I had records, cancelled check from making 54 payments, including the March payment. I had always walked the payments into the Wells Fargo office on upper State. Much later I found out that Wells Fargo had sold the loan (failed to notify me and file notice with the County as required by law) and were at the time a servicing entity and had no standing to foreclose.

I made many phone calls and wrote many letters trying to find out what was going on. Wells answered my letters by saying we will get back to you and then finally sent me a letter that said I would have to have a subpoena to get any information. This is after proving that I was current, my name was on the loan and the property and providing the certified copy from the county showing that I was the executor of my partner, Clarke P. Paxton.

They took further action against me to remove me from the property and the county judge would not let me present the evidence that I was current which included cancelled checks and statements from Wells Fargo that showed I was current. I was repeatedly denied a jury trial by Judge Donna Geck.

We didn't find out until January of 2016 that the default they represented of $12,256 was against a line of credit that had been paid off much earlier. Line of credit closed in 2007 by independent audit any case, I could have easily cured the amount. The house was valued at about $1.5M and the balance due on the first was $326,000. It is absolutely fraudulent that they would not let me cure the represented that amount and it did not make any sense at all that I would not cure that when I had over one million in equity.

I had hired an attorney, Ken Calegari in October 2015 and he was the one through discovery that was able to get to the bottom of what they said was owed. He filed a case against them and against Western Reconveyance (the company that supposedly had processed the foreclosure). In the mean time WF was able to get me evicted. I filed for bankruptcy (only to protect the house) and the real estate agent arrived with two (that I was to learn later off duty) sheriffs and removed me from my home walking right past the bankruptcy stay that was taped to the front door.

I later found out that Wells Fargo had sold the loan but did not notify me or notify the county that is required by law. They were a serving entity and id nit have standing to process a foreclosure,

The real estate agent let me back in one day to remove my things but because it was a large house and nothing was packed, I was only able to get about half of my possessions. He refused to allow me in to retrieve the remainder. According to California Homeowners law, he was supposed to remove the remainder and relocate to a storage unit and notify me of the location. Instead, he took my possessions to the dump, that is all that was not taken by the people he hired to empty the house – I have witnesses.

I was homeless for 11 months and during this period of time Ken Calgeri passed away. I had placed many calls to his office with no results. During this time, someone closed the case without any notification or permission. It took me 6 months to get my files back and withholding those was illegal as well.

On recommendation, I hired Don Burris of Los Angeles. He represented to me, and he was definitely high profile, that he was an expert in real estate in CA. I paid him almost $100K and later found out that he had handed the case to a guy in his office who was not licensed in CA and I was still being billed at his rate. He stopped calling me back,

I retained Dennise Anderson in Sacramento who had just won a very large case against Bank of America under similar circumstances. Paid her up front $20K and she agreed that and fees over that amount would come out of the settlement. I have called, emailed, Texted and mailed requests to find out status on my case as last I knew there was still litigation against ReMax.

I have now gone through the appeals process and was denied the appeal primarily because of that case being closed – they did not care if it was done illegally.

All during this process I repeatedly requested a jury trial and was denied (ignored) by Judge Donna Geck.