

REO property purchase guide

What is a Real Estate Owned (REO) property?

An REO — or real-estate-owned — property is generally acquired as a result of a foreclosure action, via a mortgage or if the property was voluntarily turned back to the lender — referred to as a “ deed in lieu of foreclosure.” The investor typically may be the original lender or a subsequent holder of the mortgage/instrument the legal property interest had either in, but able to prevent the automatic deed.

How to get started

Wells Fargo owned and managed properties are sold through our **Preferred Asset Services™ (PAS)** division. If you are considering buying property from Wells Fargo, below are some helpful steps you should consider before buying your own home:

1. Estimate what you may be able to borrow	Wells Fargo may help to find out how much you may be able to borrow: • A pre-qualification letter lets you estimate how much you may borrow based on basic financial data you provide. • A preapproved letter tells a real estate agent and seller that you've been preapproved for a specific amount based on a preliminary review of your credit information. Review how the option to provide proof of other credit information bearing from a lender of your choice. To find a Wells Fargo Home Mortgage consultant in your area, go to wellsfargo.com/home.
2. Working with a real estate agent	Because there is no contact the listing real estate agent directly, or use a real estate agent of your choice to represent you.
3. Finding the property	Wells Fargo may help you find real estate agent to locate your property. You can also go online to view REO properties managed by Wells Fargo. These properties can be found at wellsfargo.com/real-estate. The real estate agent of this website to review other listed properties that fit your specific needs become available. Note: Employees/contractors/owners of Wells Fargo Bank, N.A., its affiliate subsidiaries, and family members residing with those named parties, are prohibited from purchasing or managing or managing for Wells Fargo.
4. Viewing the property	Wells Fargo may help you find real estate agent to locate your property. You can also go online to view REO properties managed by Wells Fargo. These properties can be found at wellsfargo.com/real-estate. The real estate agent of this website to review other listed properties that fit your specific needs become available.
5. Making an offer on a Wells Fargo property	After viewing a property, you and the real estate agent should discuss any offer with the listing real estate agent. Review our properties include whether local market and region as well as market value. Attach any property listing including your offer and the lender's conditions as compared to the local market. IMPORTANT: If you are looking to buy a property to live in or your own residence, you will be able to provide an offer on a Wells Fargo property through our specially designated HomeBuyer Priority transaction. While you can make an offer on any time, the HomeBuyer Priority transaction is designed to help buyers who place the highest priority on getting their offer considered before investment buyers. • The first seven days a property is listed, no offers are considered. • Days eight to 14, offers to the HomeBuyer Priority HomeBuyer only offers have access to reviews, negotiations and final approval. Days 15-30, offers to the HomeBuyer Priority are considered. • After day 31, offers are considered from all buyers, including investors. If you are buying a property managed by Wells Fargo, provide one of the following when submitting your offer: • A pre-qualification letter or Preferred Buyer pre-qualified letter from Wells Fargo. • A credit approval letter from the Neighborhood Assistance Corporation of America (NACA). • A credit decision pre-qualified letter from another qualified lender. • If you are a cash buyer, you don't need a pre-qualification letter, but you may be required to provide proof of funds when processing your offer.

1. A pre-qualification letter provides basic financial information to help you estimate how much you may be able to borrow. It is not a commitment to lend.

2. A **Preferred Buyer** pre-qualification letter provides basic financial information to help you estimate how much you may be able to borrow. It is not a commitment to lend. Wells Fargo may help you find real estate agent to locate your property. You can also go online to view REO properties managed by Wells Fargo. These properties can be found at wellsfargo.com/real-estate. The real estate agent of this website to review other listed properties that fit your specific needs become available.

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F Rizvi

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