

**From:** [Raman, Anand S](#)  
**To:** [Reiferson, Barry \(CFPB\)](#)  
**Subject:** Accepted: Call with WF  
**Start:** Wednesday, July 13, 2016 3:30:00 PM  
**End:** Wednesday, July 13, 2016 4:00:00 PM  
**Location:** 866-820-7872 (b)(5)

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=====

From: [Robert.Mcgahan@wellsfargo.com](mailto:Robert.Mcgahan@wellsfargo.com)  
To: [Brown, Lawrence \(CFPB\); david.j.rice@wellsfargo.com](mailto:Brown, Lawrence (CFPB); david.j.rice@wellsfargo.com)  
Cc: [Williams, Natalie \(CFPB\); Reiferson, Barry \(CFPB\); Hartmann, Leanne \(CFPB\)](mailto:Williams, Natalie (CFPB); Reiferson, Barry (CFPB); Hartmann, Leanne (CFPB))  
Subject: RE: Address for service of CID (b)(7)(E)(b)(8)  
Date: Wednesday, March 16, 2016 12:28:28 PM

This message was sent securely using ZixCorp.

Lawrence,

Please send the CID to my address below: (b)(8) and we will get back to you.

Best,

Bob

Robert J. McGahan  
Assistant General Counsel – General Litigation and Enforcement  
Law Department  
Wells Fargo & Company  
301 South College Street  
30th Floor  
Charlotte, NC 28202-6000  
Work 1: 704-410-9286  
Work 2: 704-847-0468  
Cell: (b)(8)

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From: Brown, Lawrence (CFPB) [mailto:Lawrence.Brown@cfpb.gov]  
Sent: Wednesday, March 16, 2016 3:00 PM  
To: McGahan, Robert; Rice, David J  
Cc: Williams, Natalie (CFPB); Reiferson, Barry (CFPB); Hartmann, Leanne (CFPB)  
Subject: Address for service of CID (b)(7)(E)(b)(8)

This message was sent securely using ZixCorp.

Bob and David,

Thank you for arranging the introductory call this morning. We greatly appreciate the company's pledge to be transparent and cooperate quickly and fully with the Bureau's investigation. (b)(8)  
(b)(8)  
(b)(8) Also, please let us know which address we should use for serving a CID. We can send you a courtesy copy via email on the same day we send a physical copy.

Thanks,

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116

Mobile: (b)(6)

Fax: (202) 435-7722

[consumerfinance.gov](http://consumerfinance.gov)

Lawrence Brown  
1625 Eye Street, NW  
Washington, DC 20006

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**From:** [Robert.Mcgahan@wellsfargo.com](mailto:Robert.Mcgahan@wellsfargo.com)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Subject:** Automatic reply: CID issued to Wells Fargo on March 21, 2016  
**Date:** Monday, March 21, 2016 1:37:25 PM

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Please read carefully. I will be on personal travel on March 20-21, 2016. I will be very limited in my ability to check emails or respond to voice messages. Thanks in advance.

-----  
This message was secured by ZixCorp(R).

**From:** [david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Subject:** Automatic reply: Meet and Confer  
**Date:** Friday, March 25, 2016 9:09:53 AM

---

I am out of the office on personal time. If your matter is urgent please contact Helen Ochs at 704-383-4794. Thank you.

---

This message was secured by ZixCorp(R).

**From:** [Robert.Mcgahan@wellsfargo.com](mailto:Robert.Mcgahan@wellsfargo.com)  
**To:** [Hartmann, Leanne \(CEPB\)](#)  
**Subject:** Automatic reply: Sales Practice  
**Date:** Tuesday, March 08, 2016 12:21:32 PM

---

Please read carefully. I will be on business travel March 8-9, 2016. If you need to speak with me, please call my cell phone at (b)(6) Thanks in advance.

---

This message was secured by ZixCorp(R).

**From:** [Robert.Mcgahan@wellsfargo.com](mailto:Robert.Mcgahan@wellsfargo.com)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Subject:** Automatic reply: Sales Practice  
**Date:** Tuesday, March 08, 2016 3:09:55 PM

---

Please read carefully. I will be on business travel March 8-9, 2016. If you need to speak with me, please call my cell phone at (b)(6) Thanks in advance.

---

This message was secured by ZixCorp(R).



From: [Raman, Anand S](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Subject: Re: Call me or email me when you arrive  
Date: Wednesday, May 25, 2016 8:13:07 AM

---

Will do

On May 25, 2016, at 8:10 AM, Brown, Lawrence (CFPB) <[Lawrence.Brown@cfpb.gov](mailto:Lawrence.Brown@cfpb.gov)> wrote:

Anand,

If security in the lobby requires an escort up to the fourth floor, then please contact me so I can get you all in.

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116

Mobile: (b)(6)

Fax: (202) 435-7722

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1625 Eye Street, NW  
Washington, DC 20006

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**From:** [Raman, Anand S](#)  
**To:** [Reiferson, Barry \(CFPB\)](#)  
**Cc:** [Hartmann, Leanne \(CFPB\)](#); [Welch, Darren M](#); [Bart H. Williams](#)  
**Subject:** Re: Call Today  
**Date:** Wednesday, July 13, 2016 11:00:08 AM  
**Attachments:** [mg\\_info.txt](#)

---

Yes -- my meeting with your colleagues is running long so 3 pm would be good for me.

On Jul 13, 2016, at 10:32 AM, Reiferson, Barry (CFPB) <[Barry.Reiferson@cfpb.gov](mailto:Barry.Reiferson@cfpb.gov)> wrote:

Would 3 work better for you?

Barry Reiferson  
Enforcement Attorney  
Office: 212-328-7020 | Mobile: (b)(6)

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**From:** Raman, Anand S [<mailto:Anand.Raman@skadden.com>]  
**Sent:** Wednesday, July 13, 2016 10:16 AM  
**To:** Reiferson, Barry (CFPB)  
**Cc:** Hartmann, Leanne (CFPB)  
**Subject:** Re: Call Today

Sounds good.

On Jul 13, 2016, at 10:08 AM, Reiferson, Barry (CFPB) <[Barry.Reiferson@cfpb.gov](mailto:Barry.Reiferson@cfpb.gov)> wrote:

Thank you. It appears that it will be Lawrence, me and Leanne on our end, and the portion of your team that you can round up. I will circulate a call-in number.

Barry Reiferson  
Enforcement Attorney  
Office: 212-328-7020 | Mobile: (b)(6)

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**From:** Raman, Anand S [<mailto:Anand.Raman@skadden.com>]  
**Sent:** Wednesday, July 13, 2016 9:57 AM  
**To:** Reiferson, Barry (CFPB)  
**Cc:** Hartmann, Leanne (CFPB)  
**Subject:** Re: Call Today

That will probably work -- though I am waiting to hear from Bart, and it may be a few minutes until he checks his emails. I am going to be meeting with Brandis Anderson and Joshua Orenstein at 10 AM at 1625 I Street. Assuming that Bart can make 11 AM work, then Jeff and John can track me down and we can meet/talk then. -- Anand

On Jul 13, 2016, at 9:38 AM, Reiferson, Barry (CFPB)  
<[Barry.Reiferson@cfpb.gov](mailto:Barry.Reiferson@cfpb.gov)> wrote:

Anand,

If we have a call around 11-11:30 today, can you be available and round up your side?

Thanks,  
Barry

Barry Reiferson  
Enforcement Attorney  
Office: 212-328-7020 | Mobile: (b)(6)

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**From:** [Raman, Anand S](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Cc:** [Reiferson, Barry \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#)  
**Subject:** RE: Call tomorrow?  
**Date:** Monday, July 11, 2016 6:17:46 PM

---

Thanks, Lawrence. Unfortunately, my schedule is a bit jammed up tomorrow afternoon, so Leanne and Barry, if one of you can join, that would be great. -- Anand

---

**From:** Brown, Lawrence (CFPB) [<mailto:Lawrence.Brown@cfpb.gov>]  
**Sent:** Monday, July 11, 2016 5:52 PM  
**To:** Raman, Anand S (WAS)  
**Cc:** Reiferson, Barry (CFPB); Hartmann, Leanne (CFPB)  
**Subject:** Re: Call tomorrow?

I won't be able to do 4:30, but Leanne or Barry might be able to make the time work.  
This message was sent from my Blackberry. Please excuse my typos.

---

**From:** Raman, Anand S [<mailto:Anand.Raman@skadden.com>]  
**Sent:** Monday, July 11, 2016 03:54 PM  
**To:** Brown, Lawrence (CFPB)  
**Subject:** Call tomorrow?

Lawrence – do you have time for a short call tomorrow afternoon? If 4:30 works for you, that's best on my end. -- Anand

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From: [Raman, Anand S](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Subject: Call  
Date: Wednesday, May 18, 2016 11:56:11 AM

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Hi Lawrence – (b)(6) Would 2:30 pm work for a short call? Best regards -- Anand

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**From:** [Raman, Anand S](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Cc:** [Reiferson, Barry \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#)  
**Subject:** RE: CID to Wells Fargo  
**Date:** Monday, March 28, 2016 1:00:06 PM

---

Thanks – will do

---

**From:** Brown, Lawrence (CFPB) [mailto:Lawrence.Brown@cfpb.gov]  
**Sent:** Monday, March 28, 2016 2:23 PM  
**To:** Raman, Anand S (WAS)  
**Cc:** Reiferson, Barry (CFPB); Hartmann, Leanne (CFPB)  
**Subject:** RE: CID to Wells Fargo

Anand,

We are available at 3:30 on Thursday. Do you want to circulate a calendar invite and conference number?

Thanks,

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

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**From:** Raman, Anand S [mailto:Anand.Raman@skadden.com]  
**Sent:** Monday, March 28, 2016 2:00 PM  
**To:** Brown, Lawrence (CFPB)  
**Subject:** CID to Wells Fargo

Lawrence – very nice talking with you this morning. We are available for a telephonic meet and confer on Thursday afternoon, any time from 3:30 onward. Could you let me know if something in that time frame would work for you?

Best regards –  
Anand

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=====



**From:** [Raman, Anand S](#)  
**To:** [Hartmann, Leanne \(CFPB\)](#); [Brown, Lawrence \(CFPB\)](#)  
**Cc:** [Reiferson, Barry \(CFPB\)](#)  
**Subject:** RE: Confirming tomorrow  
**Date:** Thursday, May 26, 2016 12:45:23 PM

---

Barry and Leanne – does one of you have time for a quick call? (Barry, I don't seem to have your phone number, so if you could send it my way, that would be great).

Thanks very much –  
Anand

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**From:** Hartmann, Leanne (CFPB) [mailto:[Leanne.Hartmann@cfpb.gov](mailto:Leanne.Hartmann@cfpb.gov)]  
**Sent:** Tuesday, May 24, 2016 4:30 PM  
**To:** Brown, Lawrence (CFPB); Raman, Anand S (WAS)  
**Cc:** Reiferson, Barry (CFPB)  
**Subject:** RE: Confirming tomorrow

Anand –

We expect to have the following people from the Bureau at the meeting tomorrow:

- Jeff Ehrlich
- Natalie Williams
- John Wells
- Lawrence Brown
- Barry Reiferson
- Leanne Hartmann

We look forward to seeing you tomorrow at 9am. Please come to the 4<sup>th</sup> Floor security to sign in. Thanks,

**Leanne E. Hartmann**  
Enforcement Attorney  
[Leanne.Hartmann@cfpb.gov](mailto:Leanne.Hartmann@cfpb.gov)  
Telephone: (b)(6)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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**From:** Brown, Lawrence (CFPB)  
**Sent:** Tuesday, May 24, 2016 11:34 AM  
**To:** Raman, Anand S  
**Cc:** Reiferson, Barry (CFPB); Hartmann, Leanne (CFPB)  
**Subject:** RE: Confirming tomorrow

Anand,

We are confirmed for the date, time, and place. Barry and Leanne will get back to you with a final list of participants later this afternoon. I'll be there, but I'm taking care of our newborn today.

Thanks,

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116

Mobile: (202) 435-7116

Fax: (202) 435-7722

[consumerfinance.gov](http://consumerfinance.gov)

Lawrence Brown  
1625 Eye Street, NW  
Washington, DC 20006

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**From:** Raman, Anand S [<mailto:Anand.Raman@skadden.com>]  
**Sent:** Tuesday, May 24, 2016 12:56 PM  
**To:** Brown, Lawrence (CFPB)  
**Subject:** Confirming tomorrow

Lawrence – we are confirmed to meet with you from 9 to 11 tomorrow morning at 1625 Eye Street. On our end, the attendees will be me and Darren Welch from Skadden, Bart Williams from Proskauer and Bob McGahan, David Rice and David Otsuka from Wells Fargo. Could you kindly let me know who you expect from your side? Best regards -- Anand

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**From:** [Raman, Anand S](#)  
**To:** [Hartmann, Leanne \(CFPB\)](#); [Reiferson, Barry \(CFPB\)](#)  
**Cc:** [Brown, Lawrence \(CFPB\)](#)  
**Subject:** RE: Do you have time for a short call this afternoon?  
**Date:** Monday, June 27, 2016 3:41:08 PM

---

Let's use 888-453-4408 passcode (b)(6)

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**From:** Hartmann, Leanne (CFPB) [mailto:[Leanne.Hartmann@cfpb.gov](mailto:Leanne.Hartmann@cfpb.gov)]  
**Sent:** Monday, June 27, 2016 3:37 PM  
**To:** Raman, Anand S (WAS); Reiferson, Barry (CFPB)  
**Cc:** Brown, Lawrence (CFPB)  
**Subject:** Re: Do you have time for a short call this afternoon?

Sure, let's do 5pm Eastern. Are you able to circulate a dial-in?

---

**From:** Raman, Anand S [mailto:[Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com)]  
**Sent:** Monday, June 27, 2016 11:33 AM  
**To:** Hartmann, Leanne (CFPB); Reiferson, Barry (CFPB)  
**Cc:** Brown, Lawrence (CFPB)  
**Subject:** RE: Do you have time for a short call this afternoon?

Any chance we can do 5 or 5:30 pm?

---

**From:** Hartmann, Leanne (CFPB) [mailto:[Leanne.Hartmann@cfpb.gov](mailto:Leanne.Hartmann@cfpb.gov)]  
**Sent:** Monday, June 27, 2016 2:23 PM  
**To:** Raman, Anand S (WAS); Reiferson, Barry (CFPB)  
**Cc:** Brown, Lawrence (CFPB)  
**Subject:** RE: Do you have time for a short call this afternoon?

Hi Anand –

I can talk at/after 2:45pm Eastern time – let me know if there is a time this afternoon that works for others.

Copying Lawrence as well, as he is back in the office today.

Thanks,  
Leanne

**Leanne E. Hartmann**  
Enforcement Attorney  
[Leanne.Hartmann@cfpb.gov](mailto:Leanne.Hartmann@cfpb.gov)  
Telephone: (b)(6)  
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**From:** Raman, Anand S [mailto:[Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com)]  
**Sent:** Monday, June 27, 2016 11:03 AM  
**To:** Reiferson, Barry (CFPB); Hartmann, Leanne (CFPB)  
**Subject:** Do you have time for a short call this afternoon?

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**From:** [Raman, Anand S](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Cc:** [Reiferson, Barry \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#); [Welch, Darren M](#)  
**Subject:** Do you have time for a short call?  
**Date:** Monday, August 08, 2016 4:40:44 PM

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Either today or tomorrow is fine...

- Anand

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=====

**From:** [Welch, Darren M](#)  
**To:** [Reiferson, Barry \(CFPB\)](#)  
**Subject:** RE: Follow Up re Wells Fargo  
**Date:** Friday, June 17, 2016 4:07:20 PM

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Thanks

---

**From:** Reiferson, Barry (CFPB) [<mailto:Barry.Reiferson@cfpb.gov>]  
**Sent:** Friday, June 17, 2016 4:07 PM  
**To:** Welch, Darren M (WAS)  
**Cc:** Hartmann, Leanne (CFPB); Raman, Anand S (WAS)  
**Subject:** RE: Follow Up re Wells Fargo

[john.wells@cfpb.gov](mailto:john.wells@cfpb.gov)

Barry Reiferson  
Enforcement Attorney

Office: 212-328-7020 | Mobile: (b)(6)

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**From:** Welch, Darren M [<mailto:Darren.Welch@skadden.com>]  
**Sent:** Friday, June 17, 2016 4:06 PM  
**To:** Reiferson, Barry (CFPB)  
**Cc:** Hartmann, Leanne (CFPB); Raman, Anand S  
**Subject:** RE: Follow Up re Wells Fargo

Thanks, Barry. Can you send me the email address for John Wells? Going forward the soft copies may be sent by secured email (which will get to you faster than a disc).

Thanks,  
Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

**Skadden**

---

**From:** Reiferson, Barry (CFPB) [<mailto:Barry.Reiferson@cfpb.gov>]  
**Sent:** Friday, June 17, 2016 2:51 PM  
**To:** Welch, Darren M (WAS)  
**Cc:** Hartmann, Leanne (CFPB); Raman, Anand S (WAS)  
**Subject:** RE: Follow Up re Wells Fargo

Darren,

The DC discs can be delivered Monday and beyond to John Wells, 1625 I St, NW, DC, 20006. If anything is coming today, then to John but c/o Andrew Lubash.

Thank you,  
Barry

Barry Reiferson



Enforcement Attorney

Office: 212-328-7020 | Mobile: (b)(6)

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**From:** Welch, Darren M [<mailto:Darren.Welch@skadden.com>]  
**Sent:** Friday, June 17, 2016 2:32 PM  
**To:** Reiferson, Barry (CFPB)  
**Cc:** Hartmann, Leanne (CFPB); Raman, Anand S  
**Subject:** RE: Follow Up re Wells Fargo

Barry – For the DC discs, whose attention would you like us to send that to?

Thanks,

Darren

**Darren M. Welch**

Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.561.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

Skadden

---

**From:** Reiferson, Barry (CFPB) [<mailto:Barry.Reiferson@cfpb.gov>]  
**Sent:** Friday, June 17, 2016 1:22 PM  
**To:** Raman, Anand S (WAS)  
**Cc:** Hartmann, Leanne (CFPB); Welch, Darren M (WAS)  
**Subject:** RE: Follow Up re Wells Fargo

Thank you. Let us know your availability. If discs are available for DC and NY, that would be appreciated.

Barry Reiferson

Enforcement Attorney

Office: 212-328-7020 | Mobile: (b)(6)

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---

**From:** Raman, Anand S [<mailto:Anand.Raman@skadden.com>]  
**Sent:** Friday, June 17, 2016 1:21 PM  
**To:** Reiferson, Barry (CFPB)  
**Cc:** Hartmann, Leanne (CFPB); Welch, Darren M  
**Subject:** RE: Follow Up re Wells Fargo

Hi Barry – if possible to speak late afternoon, that would be great. In the meantime, I'm looping in Darren who can speak to the issue of the electronic version (my understanding is that it was/is too large to email). -- Anand

---

**From:** Reiferson, Barry (CFPB) [<mailto:Barry.Reiferson@cfpb.gov>]  
**Sent:** Friday, June 17, 2016 1:20 PM  
**To:** Raman, Anand S (WAS)  
**Cc:** Hartmann, Leanne (CFPB)  
**Subject:** Follow Up re Wells Fargo

Anand,

I understand that a binder and disc was delivered to our San Francisco office. Thank you. Do you intend to send an electronic version to DC and me in NY as well? Is it possible to do so by email or would an email file be too large?

(b)(6)

I understand that much of this would be better discussed on the phone, and we can schedule a call this afternoon. But, to the extent some answers are readily available and can be emailed, that would be welcomed.

Thank you,  
Barry

Barry Reiferson  
Enforcement Attorney

Office: 212-328-7020 | Mobile: (b)(6)

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=====



**From:** [Raman, Anand S](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Subject:** RE: May 25  
**Date:** Thursday, May 12, 2016 9:21:37 PM

---

That works on our end, so consider it confirmed. Please let me know the results of your hunt for conference rooms – we'd be happy to host over at our offices.

Best regards - Anand

---

**From:** Brown, Lawrence (CFPB) [mailto:Lawrence.Brown@cfpb.gov]  
**Sent:** Thursday, May 12, 2016 2:39 PM  
**To:** Raman, Anand S (WAS)  
**Subject:** May 25

Anand,

In order for my superiors to attend, the meeting will need to take place on May 25. Do you all want to start at 9:00 am?

Thanks,

Lawrence D. Brown  
Enforcement Attorney

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---

---

**From:** [Brown, Lawrence \(CFPB\)](#) on behalf of [Raman, Anand S](#)  
**To:** [Lohr, Douglas \(CFPB\)](#); [Brown, Lawrence \(CFPB\)](#); [Reiferson, Barry \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#); [Welch, Darren M](#); [Van Saanen, Marisa B](#); [david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com); [Robert.Mcgahan@wellsfargo.com](mailto:Robert.Mcgahan@wellsfargo.com); [MHoeffling@mcguirewoods.com](mailto:MHoeffling@mcguirewoods.com)  
**Subject:** FW: Meet and Confer re CID to Wells Fargo  
**Start:** Thursday, March 31, 2016 3:30:00 PM  
**End:** Thursday, March 31, 2016 4:30:00 PM  
**Location:** 888-453-4408 passcode (b)(6)

---

-----Original Appointment-----

**From:** Raman, Anand S [mailto:[Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com)]  
**Sent:** Monday, March 28, 2016 4:20 PM  
**To:** Raman, Anand S; Brown, Lawrence (CFPB); Reiferson, Barry (CFPB); Hartmann, Leanne (CFPB); Welch, Darren M; Van Saanen, Marisa B; HYPERLINK "mailto:david.j.rice@wellsfargo.com" david.j.rice@wellsfargo.com; 'Robert.Mcgahan@wellsfargo.com'; HYPERLINK "mailto:MHoeffling@mcguirewoods.com" MHoeffling@mcguirewoods.com  
**Subject:** Meet and Confer re CID to Wells Fargo  
**When:** Thursday, March 31, 2016 3:30 PM-4:30 PM (UTC-05:00) Eastern Time (US & Canada).  
**Where:** 888-453-4408 passcode (b)(6)

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=====

From: [Raman, Anand S](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Subject: RE: Meeting attendance  
Date: Friday, July 22, 2016 8:41:02 AM

---

Got it -thanks

---

From: Brown, Lawrence (CFPB) [mailto:Lawrence.Brown@cfpb.gov]  
Sent: Friday, July 22, 2016 7:58 AM  
To: Raman, Anand S (WAS)  
Subject: Meeting attendance

Anand,

Jeff and John will likely attend for the duration of the meeting, but unforeseen events could cause them to miss some of it.

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116

Mobile: (b)(6)

Fax: (202) 435-7722

[consumerfinance.gov](http://consumerfinance.gov)

Lawrence Brown  
1625 Eye Street, NW  
Washington, DC 20006

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=====



From: [Helen.Ochs@wellsfargo.com](mailto:Helen.Ochs@wellsfargo.com)  
To: [Brown, Lawrence \(CFPB\)](mailto:Brown, Lawrence (CFPB))  
Subject: RE: Meeting with Craig Baldauf, Bob McGahan and David Rice of Wells Fargo re Sales Practice  
Date: Tuesday, March 08, 2016 2:30:28 PM

This message was sent securely using ZixCorp.

Hi Lawrence,  
Yes, I will send an invite with the conference call-in information.  
Shall I assume that the email addresses on your end are first name dot last name  
@cfpb.gov?  
Thanks,  
Helen

Helen C. Ochs  
Administrative Assistant  
Wells Fargo Law Department  
D1053-300  
301 South College Street, 30th Floor  
Charlotte, North Carolina 28202-6000  
(704) 383-4794

-  
**Upcoming PTO:** Fri, Mar 11, 2016

From: Brown, Lawrence (CFPB) [mailto:Lawrence.Brown@cfpb.gov]  
Sent: Tuesday, March 08, 2016 2:20 PM  
To: Ochs, Helen  
Subject: RE: Meeting with Craig Baldauf, Bob McGahan and David Rice of Wells Fargo re Sales Practice

This message was sent securely using ZixCorp.

Helen,

Let's aim for March 16 at 10:00 AM. I will be joined by Natalie Williams, Barry Reiferson, and  
Leanne Hartmann. Will you be circulating a conference number?

Thanks,

Lawrence Brown

From: [Helen.Ochs@wellsfargo.com](mailto:Helen.Ochs@wellsfargo.com) [mailto:[Helen.Ochs@wellsfargo.com](mailto:Helen.Ochs@wellsfargo.com)]  
Sent: Tuesday, March 08, 2016 11:57 AM  
To: Brown, Lawrence (CFPB)  
Subject: Meeting with Craig Baldauf, Bob McGahan and David Rice of Wells Fargo re Sales Practice

This message was sent securely using ZixCorp.

Hi Lawrence,

Per our telephone conversation I have the following three options:

- Thursday, March 10, 2016, at 4 PM ET

- Wednesday, March 16, 2016, at 9 AM ET
- Wednesday, March 16, 2016, at 10 AM ET

If you let me know what works best for you, I can send an invite to you and whomever else you would like on the call.

In the event you are not familiar with the participants from Wells Fargo, they are:

Craig R. Baldauf  
Deputy General Counsel

Robert J. McGahan  
Assistant General Counsel

David J. Rice  
Senior Counsel

I look forward to hearing from you.

Thx,  
Helen

Helen C. Ochs  
Administrative Assistant  
Wells Fargo Law Department  
D1053-300  
301 South College Street, 30th Floor  
Charlotte, North Carolina 28202-6000  
(704) 383-4794

-

-  
**Upcoming PTO:** Fri, Mar 11, 2016

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**From:** [Welch, Darren M](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Subject:** FW: Wells Fargo (b)(7)(F)  
**Date:** Friday, August 26, 2016 10:59:59 AM

---

We're good for talking at 11:30 today. I'll send a dial-in now.

Thanks,  
Darren

**Darren M. Welch**

Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

Skadden

---

**From:** Welch, Darren M (WAS)  
**Sent:** Friday, August 26, 2016 10:01 AM  
**To:** 'Brown, Lawrence (CFPB)'  
**Subject:** RE: Wells Fargo (b)(7)(F)

Lawrence – Can we keep the 11:30 time open, subject to us confirming that in the next half hour or so? I'm still checking people's availability, but I think that we can do the call then so I don't want to lose that time.

Thanks,  
Darren

**Darren M. Welch**

Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

Skadden

---

**From:** Brown, Lawrence (CFPB) [<mailto:Lawrence.Brown@cfpb.gov>]  
**Sent:** Thursday, August 25, 2016 7:58 PM  
**To:** Welch, Darren M (WAS)  
**Subject:** Re: Wells Fargo (b)(7)(F)

Can you make it 11:30?

This message was sent from my Blackberry. Please excuse my typos.

---

**From:** Welch, Darren M [<mailto:Darren.Welch@skadden.com>]  
**Sent:** Thursday, August 25, 2016 04:01 PM  
**To:** Brown, Lawrence (CFPB)  
**Cc:** Reiferson, Barry (CFPB); Hartmann, Leanne (CFPB); Raman, Anand S <[Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com)>  
**Subject:** Wells Fargo (b)(7)(F)

Lawrence (b)(7)(F) Would 10 a.m. tomorrow work for a call to discuss?

Thanks,  
Darren

**Darren M. Welch**

Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

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=====



**From:** [Welch, Darren M](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Cc:** [Raman, Anand S](#)  
**Subject:** RE: Wells Fargo -- call today  
**Date:** Tuesday, August 23, 2016 11:49:51 AM

---

Thanks. Yes, I'll send an invite.  
Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

**Skadden**

---

**From:** Brown, Lawrence (CFPB) [<mailto:Lawrence.Brown@cfpb.gov>]  
**Sent:** Tuesday, August 23, 2016 11:40 AM  
**To:** Welch, Darren M (WAS)  
**Cc:** Raman, Anand S (WAS)  
**Subject:** RE: Wells Fargo -- call today

Darren,

1:00 pm works for us. Would you all mind setting up the conference number?

Thanks,

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116  
Mobile: (b)(6)  
Fax: (202) 435-7722

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Lawrence Brown  
1625 Eye Street, NW  
Washington, DC 20006

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**From:** Welch, Darren M [<mailto:Darren.Welch@skadden.com>]  
**Sent:** Tuesday, August 23, 2016 10:40 AM  
**To:** Brown, Lawrence (CFPB)  
**Cc:** Raman, Anand S  
**Subject:** Wells Fargo -- call today

Lawrence – Would your team, including Jeff, be available for a short call today (b)(6)  
We could make any time starting at noon ET work.

Thanks,  
Darren

Darren M. Welch  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

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**From:** [Hartmann, Leanne \(CFPB\)](#) on behalf of [Raman, Anand S](#)  
**To:** [Reiferson, Barry \(CFPB\)](#); "[david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com)"; "[Matthew.J.Hoefling@wellsfargo.com](mailto:Matthew.J.Hoefling@wellsfargo.com)"; [Welch, Darren M](#); [Brown, Lawrence \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#)  
**Subject:** Fw: Wells Fargo -- Confidential  
**Start:** Tuesday, April 12, 2016 12:00:00 PM  
**End:** Tuesday, April 12, 2016 12:30:00 PM  
**Location:** Dial-In: 888-453-4408 (Toll Free) or 1-719-867-4928 (Toll); Participant Passcode: (b)(6)

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Fyi

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=====

**From:** [Raman, Anand S](#)  
**To:** [Alexis, Anthony \(CFPB\)](#)  
**Cc:** [Ehrlich, Jeffrey \(CFPB\)](#); [Brown, Lawrence \(CFPB\)](#); [Welch, Darren M](#); "[david.j.rice@wellsfargo.com](#)"; "[Robert J. McGahan \(robert.mcgahan@wellsfargo.com\)](#)"; "[Matthew J. Hoefling@wellsfargo.com](#)"; [David Moskowitz, Esq. \(david.moskowitz@wellsfargo.com\)](#)  
**Subject:** RE: Wells Fargo - Confidential Settlement Communication  
**Date:** Tuesday, August 30, 2016 9:09:03 AM  
**Attachments:** [Redline.pdf](#)

---

Tony –

I inadvertently failed to copy you on the email below. My apologies. If you have any questions, please feel free to call me.

– Anand

(b)(4) (b)(8)





From: [Raman, Anand S](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Cc: [Welch, Darren M](#); [Van Saanen, Marisa B](#)  
Subject: Wells Fargo -- Confidential  
Date: Wednesday, April 27, 2016 8:37:25 PM

---

Lawrence -

As a follow-up to our recent conversations, here are the dates of unavailability of each of the individuals you have inquired about, through the end of August (please note that I am on vacation from August 12-31, and have factored that into the dates below).

I have also indicated the likely preferred location for each hearing. However, prior to the Bureau issuing any hearing notice, it would be good if we could touch base in order to confirm whether the desired date is still open, at which point I can also confirm the location.

(b)(7)(E)(b)(8)



Best regards -  
Anand

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**From:** [Reiferson, Barry \(CFPB\)](#) on behalf of [Welch, Darren M](#)  
**To:** [Brown, Lawrence \(CFPB\)](#); [Ehrlich, Jeffrey \(CFPB\)](#); [Reiferson, Barry \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#); [Robert.Mcgahan@wellsfargo.com](#); [david.j.rice@wellsfargo.com](#); [Matthew.J.Hoefling@wellsfargo.com](#); [Raman, Anand S](#)  
**Subject:** FW: Wells Fargo -- resolution timing  
**Start:** Tuesday, August 23, 2016 2:00:00 PM  
**End:** Tuesday, August 23, 2016 2:30:00 PM  
**Location:** (888) 453-4408, passcode (b)(6)

---

Just got this. Let me know if I should call in.

-----Original Appointment-----

From: Welch, Darren M [mailto:Darren.Welch@skadden.com]

Sent: Tuesday, August 23, 2016 12:09 PM

To: Welch, Darren M; Brown, Lawrence (CFPB); Ehrlich, Jeffrey (CFPB); Reiferson, Barry (CFPB); Hartmann, Leanne (CFPB); HYPERLINK "mailto:Robert.Mcgahan@wellsfargo.com" Robert.Mcgahan@wellsfargo.com; HYPERLINK "mailto:david.j.rice@wellsfargo.com" david.j.rice@wellsfargo.com; HYPERLINK "mailto:Matthew.J.Hoefling@wellsfargo.com" Matthew.J.Hoefling@wellsfargo.com; Raman, Anand S  
Cc: Ehrlich, Jeffrey (CFPB)

Subject: Wells Fargo -- resolution timing

When: Tuesday, August 23, 2016 2:00 PM-2:30 PM (UTC-05:00) Eastern Time (US & Canada).

Where: (888) 453-4408, passcode (b)(6)

Rescheduling for 2:00 to accommodate schedules. Thanks for your flexibility.

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**From:** [david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com)  
**To:** [Brown, Lawrence \(CFPB\)](mailto:Brown.Lawrence@cfpb.gov)  
**Cc:** [Matthew.J.Hoefling@wellsfargo.com](mailto:Matthew.J.Hoefling@wellsfargo.com); [Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com); [Darren.Welch@skadden.com](mailto:Darren.Welch@skadden.com)  
**Subject:** RE: Wells Fargo - Sales Practices  
**Date:** Wednesday, September 07, 2016 10:51:18 AM

This message was sent securely using ZixCorp.

Thank you.

**From:** Brown, Lawrence (CFPB) [<mailto:Lawrence.Brown@cfpb.gov>]  
**Sent:** Wednesday, September 07, 2016 10:46 AM  
**To:** Rice, David J  
**Cc:** Hoefling, Matthew J.; [Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com); [Darren.Welch@skadden.com](mailto:Darren.Welch@skadden.com)  
**Subject:** RE: Wells Fargo - Sales Practices

This message was sent securely using ZixCorp.

Will do.

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116

Mobile: (b)(6)

Fax: (202) 435-7722

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1625 Eye Street, NW  
Washington, DC 20006

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**From:** [david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com) [<mailto:david.j.rice@wellsfargo.com>]  
**Sent:** Wednesday, September 07, 2016 10:43 AM  
**To:** Brown, Lawrence (CFPB)  
**Cc:** [Matthew.J.Hoefling@wellsfargo.com](mailto:Matthew.J.Hoefling@wellsfargo.com); [Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com); [Darren.Welch@skadden.com](mailto:Darren.Welch@skadden.com)  
**Subject:** RE: Wells Fargo - Sales Practices

This message was sent securely using ZixCorp.

Thanks, Lawrence. When you are ready to send the press release to us, if you would please send it to Matt, Anand, Darren and me, we would appreciate it.

**From:** Brown, Lawrence (CFPB) [<mailto:Lawrence.Brown@cfpb.gov>]



**Sent:** Wednesday, September 07, 2016 8:00 AM  
**To:** Rice, David J  
**Cc:** Hoefling, Matthew J.  
**Subject:** RE: Wells Fargo - Sales Practices

This message was sent securely using ZixCorp.

David,

I write to follow up on the three issues we discussed yesterday. Once the executed order is filed administratively on Thursday, we can provide you with an executed copy. The Bureau will make its announcement tomorrow, but I can't give you any details regarding a specific time of day. Finally, we will provide you with the press release before it is published on the Bureau's website. I do not know how much lead time you all will have before it is uploaded to the website. Let me know if you have any other questions.

Thanks,

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116

Mobile: (b)(6)

Fax: (202) 435-7722

[consumerfinance.gov](http://consumerfinance.gov)

Lawrence Brown  
1625 Eye Street, NW  
Washington, DC 20006

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**From:** [david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com) [<mailto:david.j.rice@wellsfargo.com>]  
**Sent:** Tuesday, September 06, 2016 12:32 PM  
**To:** Brown, Lawrence (CFPB)  
**Cc:** [Matthew.J.Hoefling@wellsfargo.com](mailto:Matthew.J.Hoefling@wellsfargo.com)  
**Subject:** RE: Wells Fargo - Sales Practices

This message was sent securely using ZixCorp.

Thanks. I will call you at 1:00 pm.

**From:** Brown, Lawrence (CFPB) [<mailto:Lawrence.Brown@cfpb.gov>]  
**Sent:** Tuesday, September 06, 2016 12:25 PM  
**To:** Rice, David J  
**Cc:** Hoefling, Matthew J.  
**Subject:** RE: Wells Fargo - Sales Practices



This message was sent securely using ZixCorp.

David,

I'm available between 1:00 pm and 2:30 today. Let me know if you have a preferred time in that short window.

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116

Mobile: (b)(6)

Fax: (202) 435-7722

[consumerfinance.gov](http://consumerfinance.gov)

Lawrence Brown  
1625 Eye Street, NW  
Washington, DC 20006

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**From:** [david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com) [<mailto:david.j.rice@wellsfargo.com>]  
**Sent:** Tuesday, September 06, 2016 12:19 PM  
**To:** Brown, Lawrence (CFPB)  
**Cc:** [Matthew.J.Hoefling@wellsfargo.com](mailto:Matthew.J.Hoefling@wellsfargo.com)  
**Subject:** Wells Fargo - Sales Practices

This message was sent securely using ZixCorp.

Lawrence,

I hope that you enjoyed a long weekend far away from all things Sales Practices. I wanted to see you if you time to speak with us about some logistical questions. It will be brief. Is there a time that works between now at 3 pm ET? Thanks.

David J. Rice  
Managing Counsel – Regulatory Enforcement  
Wells Fargo Law Department  
D1053-300  
301 South College Street, 30th Floor  
Charlotte, North Carolina 28202-6000  
(704) 383-4448  
(b)(6) (cell)

(877) 572-7039 (facsimile)  
[david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com)

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**From:** [Welch, Darren M](#)  
**To:** [Brown, Lawrence \(CFPB\)](#); [Reiferson, Barry \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#); [Raman, Anand S](#)  
**Subject:** Wells Fargo -- sales practices  
**Start:** Thursday, June 30, 2016 5:00:00 PM  
**End:** Thursday, June 30, 2016 5:30:00 PM  
**Location:** (888) 453-4408, passcode (b)(6)

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=====



From: [Welch, Darren M](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Cc: [Raman, Anand S](#)  
Subject: RE: Wells Fargo Bank -- wire transfer timing <confidential>  
Date: Monday, September 19, 2016 1:29:14 PM

---

Lawrence – Thanks for confirming receipt of the wire.  
Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

**Skadden**

From: Brown, Lawrence (CFPB) [<mailto:notification@securemail-cfpb.net>]  
Sent: Monday, September 19, 2016 12:41 PM  
To: Welch, Darren M (WAS)  
Subject: RE: Wells Fargo Bank -- wire transfer timing <confidential>

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## New ZixCorp secure email message from Consumer Financial Protection Bureau

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From: [Welch, Darren M](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Subject: FW: Wells Fargo Bank N.A. <confidential>  
Date: Monday, May 09, 2016 9:26:38 AM

---

Lawrence – The password for the disc, which I understand was delivered this morning, is: (b)(7)(F)

Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

Skadden

---

**From:** Welch, Darren M (WAS)  
**Sent:** Friday, May 06, 2016 5:30 PM  
**To:** [lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)  
**Cc:** Raman, Anand S (WAS)  
**Subject:** Wells Fargo Bank N.A. <confidential>

Lawrence – Please see the attached letter. I will transmit the password for the encrypted disc separately.  
Best regards,  
Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

Skadden

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From: [Welch, Darren M](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Cc: [Hartmann, Leanne \(CFPB\)](#); [Reiferson, Barry \(CFPB\)](#); [Raman, Anand S](#)  
Subject: Wells Fargo Bank, N.A. – call to discuss redline <confidential>  
Date: Friday, August 19, 2016 1:39:47 PM

---

Lawrence – I wanted to follow up on your email earlier today proposing a call (b)(8) before 4:00 or early Monday. To follow up on my voicemail, a call Monday at 10:00 a.m. would work best for our team and we think would be most productive, but if that doesn't work for your team or you think that an earlier call would be better, please let us know. I'll go ahead and send an invite for Monday from 10-11 in the hopes that that time works so that we don't lose that possible time on the calendar.

Thanks,  
Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

Skadden

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From: [Welch, Darren M](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Cc: [Reiferson, Barry \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#); [Raman, Anand S](#)  
Subject: Wells Fargo Bank, N.A. - Confidential - Not Subject to FOIA Disclosure  
Date: Friday, July 08, 2016 4:54:32 PM  
Attachments: [Letter D Welch to L Brown, 07\\_08\\_16.pdf](#)

---

Lawrence -- Please see attached.

Have a great weekend.

Darren

Darren M. Welch  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

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From: [Welch, Darren M](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Cc: [Raman, Anand S](#)  
Subject: Wells Fargo Bank, N.A. - confidential  
Date: Tuesday, April 19, 2016 6:33:04 PM

---

Lawrence –

In advance of our production tomorrow, I wanted to provide some background on the technical aspects of the production for you and your team.

(b)(5)



If you have any technical issues opening or accessing the production, please let us know.

Thanks,  
Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

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From: [Welch, Darren M](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Cc: [Raman, Anand S](#)  
Subject: Wells Fargo Bank, N.A. -- confidential  
Date: Monday, April 18, 2016 6:34:24 PM  
Attachments: [Letter from A Raman to L Brown, 04\\_18\\_2016.pdf](#)

---

Dear Lawrence -- Please see attached.  
Best regards,  
Darren

Darren M. Welch  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

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=====

From: [Welch, Darren M](#)  
To: [Brown, Lawrence \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#); [Reiferson, Barry \(CFPB\)](#); [Wells, John \(CFPB\)](#)  
Cc: [Raman, Anand S](#)  
Subject: Wells Fargo Bank, N.A. <confidential - not subject to FOIA disclosure>  
Date: Tuesday, June 21, 2016 7:21:33 PM  
Attachments: [Letter A Raman to L Brown\\_06\\_21\\_16.pdf](#)

---

All – Please see the attached letter. You will each receive a package containing this letter and an encrypted disc. I will transmit the password for the disc separately.

Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

**Skadden**

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=====

**From:** [Brown, Lawrence \(CFPB\)](#) on behalf of [Welch, Darren M](#)  
**To:** [Reiferson, Barry \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#); [Brown, Lawrence \(CFPB\)](#); [Ehrlich, Jeffrey \(CFPB\)](#); [david.j.rice@wellsfargo.com](#); ["Matthew.J.Hoefling@wellsfargo.com"](#); [Raman, Anand S](#)  
**Subject:** Fw: Wells Fargo Bank, N.A.  
**Start:** Tuesday, August 02, 2016 5:00:00 PM  
**End:** Tuesday, August 02, 2016 5:30:00 PM  
**Location:** (888) 453-4408, passcode (b)(5)

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=====

This message was sent from my Blackberry. Please excuse my typos.



From: [Welch, Darren M](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Subject: FW: Wells Fargo N.A. -- confidential  
Date: Thursday, April 21, 2016 9:32:53 AM

---

Lawrence – To follow up on my email below, the password for the encrypted DVD is

(b)(4)(b)(8)

Darren

**Darren M. Welch**

Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

Skadden

---

From: Welch, Darren M (WAS)  
Sent: Wednesday, April 20, 2016 5:36 PM  
To: [lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)  
Cc: Raman, Anand S (WAS)  
Subject: Wells Fargo N.A. -- confidential

Lawrence – Please see attached. We will transmit separately the password for the encrypted DVD being delivered.  
Darren

**Darren M. Welch**

Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

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**From:** [Welch, Darren M](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Cc:** [Raman, Anand S](#); [Reiferson, Barry \(CFPB\)](#); [Hartmann, Leanne \(CFPB\)](#)  
**Subject:** RE: Wells Fargo N.A. -- follow-up <confidential>  
**Date:** Wednesday, August 24, 2016 4:28:52 PM

Thanks for the update, Lawrence. We'll be available to discuss at any time in an effort to try to stay on track. (b)(7)

(b)(7)(E),(b)(8)

Thanks,  
Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

Skadden

---

**From:** Brown, Lawrence (CFPB) [<mailto:Lawrence.Brown@cfpb.gov>]  
**Sent:** Wednesday, August 24, 2016 3:02 PM  
**To:** Welch, Darren M (WAS)  
**Cc:** Raman, Anand S (WAS); Reiferson, Barry (CFPB); Hartmann, Leanne (CFPB)  
**Subject:** RE: Wells Fargo N.A. -- follow-up <confidential>

Darren,

I received your voicemail. We appreciate you all getting back to us on these issues. (b)(8)

(b)(8)

Thanks,

Lawrence D. Brown  
Enforcement Attorney

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**From:** Welch, Darren M [<mailto:Darren.Welch@skadden.com>]  
**Sent:** Tuesday, August 23, 2016 5:32 PM  
**To:** Brown, Lawrence (CFPB)  
**Cc:** Raman, Anand S  
**Subject:** Wells Fargo N.A. -- follow-up <confidential>

CONFIDENTIAL SETTLEMENT COMMUNICATION – SUBJECT TO F.R.E. 408  
CONFIDENTIAL TREATMENT REQUESTED – NOT SUBJECT TO FOIA DISCLOSURE

Lawrence – This is to follow up on your questions on our call yesterday (b)(4),(b)(8)

(b)(4),(b)(8)

(b)(4) (b)(7)

(b)(4) (b)(8)

we could

make ourselves available for a call as early as tomorrow if you think that would be helpful.

Thanks,  
Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.661.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

Skadden

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Further information about the firm, a list of the Partners and their professional qualifications will be provided upon request.

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**From:** [david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com)  
**To:** [Ehrlich, Jeffrey \(CFPB\)](mailto:Ehrlich,Jeffrey(CFPB)@cfpb.gov)  
**Cc:** [Matthew.J.Hoefling@wellsfargo.com](mailto:Matthew.J.Hoefling@wellsfargo.com)  
**Subject:** RE: Wells Fargo S.P. / CFPB  
**Date:** Thursday, August 25, 2016 12:56:36 PM

This message was sent securely using ZixCorp.

Thanks, Jeff. Matt is tied up but I will call you now.

**From:** Ehrlich, Jeffrey (CFPB) [mailto:[Jeffrey.Ehrlich@cfpb.gov](mailto:Jeffrey.Ehrlich@cfpb.gov)]  
**Sent:** Thursday, August 25, 2016 12:55 PM  
**To:** Rice, David J  
**Cc:** Hoefling, Matthew J.  
**Subject:** RE: Wells Fargo S.P. / CFPB

This message was sent securely using ZixCorp.

Are you guys free for a quick update? If so, please call me at 202-435-9678. Thanks.

Jeff Ehrlich  
Deputy Enforcement Director  
Office: (202) 435-7598 | Mobile: (b)(6)  
Consumer Financial Protection Bureau  
[consumerfinance.gov](http://consumerfinance.gov)

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**From:** [david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com) [mailto:[david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com)]  
**Sent:** Thursday, August 25, 2016 12:17 PM  
**To:** Ehrlich, Jeffrey (CFPB)  
**Cc:** [Matthew.J.Hoefling@wellsfargo.com](mailto:Matthew.J.Hoefling@wellsfargo.com)  
**Subject:** Wells Fargo S.P. / CFPB

This message was sent securely using ZixCorp.

Thanks for speaking with us, Jeff. We appreciate your time. Contact info below and Matt's number is 704-374-3461 if you can't reach me.

David J. Rice  
Managing Counsel – Regulatory Enforcement  
Wells Fargo Law Department  
D1053-300  
301 South College Street, 30th Floor  
Charlotte, North Carolina 28202-6000  
(704) 383-4448  
(b)(6) (cell)  
(877) 572-7039 (facsimile)  
[david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com)



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**From:** [Raman, Anand S](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Subject:** RE: Wells Fargo  
**Date:** Thursday, July 21, 2016 10:40:21 AM

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In-person

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**From:** Brown, Lawrence (CFPB) [mailto:Lawrence.Brown@cfpb.gov]  
**Sent:** Thursday, July 21, 2016 10:40 AM  
**To:** Raman, Anand S (WAS)  
**Subject:** RE: Wells Fargo

Were you proposing a call or in-person meeting?

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116

Mobile: (b)(6)

Fax: (202) 435-7722

[consumerfinance.gov](http://consumerfinance.gov)

Lawrence Brown  
1625 Eye Street, NW  
Washington, DC 20006

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**From:** Raman, Anand S [mailto:Anand.Raman@skadden.com]  
**Sent:** Thursday, July 21, 2016 10:26 AM  
**To:** Brown, Lawrence (CFPB)  
**Cc:** Welch, Darren M; Razo, Joanne B  
**Subject:** Wells Fargo

Lawrence – per your email, are you and your team available to meet next Wednesday (ideally in the afternoon)? --  
Anand

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=====

**From:** [Welch, Darren M](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Cc:** [Ehrlich, Jeffrey \(CFPB\)](#); [Wells, John \(CFPB\)](#); [Alexis, Anthony \(CFPB\)](#); [David.Moskowitz@wellsfargo.com](mailto:David.Moskowitz@wellsfargo.com); [Raman, Anand S](#)  
**Subject:** RE: Wells: Conference call re Consent Order  
**Date:** Tuesday, August 30, 2016 8:00:01 PM

---

**CONFIDENTIAL SETTLEMENT COMMUNICATION**

Lawrence – Thanks for your email.

(b)(4)(b)(8)

Thanks,  
Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.651.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)

Skadden

---

**From:** Brown, Lawrence (CFPB) [<mailto:Lawrence.Brown@cfpb.gov>]  
**Sent:** Tuesday, August 30, 2016 6:07 PM  
**To:** Welch, Darren M (WAS)  
**Cc:** Ehrlich, Jeffrey (CFPB); Wells, John (CFPB); Raman, Anand S (WAS)  
**Subject:** Re: Wells: Conference call re Consent Order

Let's plan on tomorrow, but we will need the information before any call.  
This message was sent from my Blackberry. Please excuse my typos.

---

**From:** Welch, Darren M [<mailto:Darren.Welch@skadden.com>]  
**Sent:** Tuesday, August 30, 2016 05:43 PM  
**To:** Brown, Lawrence (CFPB)  
**Cc:** Ehrlich, Jeffrey (CFPB); Wells, John (CFPB); Raman, Anand S <[Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com)>  
**Subject:** RE: Wells: Conference call re Consent Order

Hello Lawrence – Anand forwarded your email below to me. Would your team be available for the call referenced in your email below tonight at 7:30 p.m., (b)(4)(b)(8) If not, we'll look for some time tomorrow.

Thanks,  
Darren

**Darren M. Welch**  
Skadden, Arps, Slate, Meagher & Flom LLP  
1440 New York Avenue, N.W. | Washington | D.C. | 20005-2111  
T: 202.371.7804 | F: 202.651.8267  
[darren.welch@skadden.com](mailto:darren.welch@skadden.com)



Begin forwarded message:

**From:** "Brown, Lawrence (CFPB)" <[Lawrence.Brown@cfpb.gov](mailto:Lawrence.Brown@cfpb.gov)>  
**Date:** August 30, 2016 at 4:09:03 PM EDT  
**To:** "Raman, Anand S ([Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com))"  
<[Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com)>  
**Cc:** "Ehrlich, Jeffrey (CFPB)" <[Jeffrey.Ehrlich@cfpb.gov](mailto:Jeffrey.Ehrlich@cfpb.gov)>, "Wells, John (CFPB)"  
<[John.Wells@cfpb.gov](mailto:John.Wells@cfpb.gov)>  
**Subject:** Wells: Conference call re Consent Order

Anand,

After you give us answers to the questions we emailed you earlier today, (b)(4)(b)(5)

(b)(4)(b)(5) Please let me know  
when you would be available for that call.

Thanks,

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116

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=====

**From:** [Raman, Anand S](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Cc:** [Reiferson, Barry \(CFPB\)](#)  
**Subject:** RE: Wells: Received your voicemail  
**Date:** Monday, May 02, 2016 11:58:08 AM

---

Lawrence and Barry – happy to talk this afternoon. How does 2 pm look for you? -- Anand

---

**From:** Brown, Lawrence (CFPB) [mailto:Lawrence.Brown@cfpb.gov]  
**Sent:** Monday, May 02, 2016 7:51 AM  
**To:** Raman, Anand S (WAS)  
**Cc:** Reiferson, Barry (CFPB)  
**Subject:** Wells: Received your voicemail

Anand,

I was out last Thursday and Friday and just heard your voicemail. Let me know when you would be available for a call so one of us can follow up with you or we can just resort to email if you are tied up today.

Thanks,

Lawrence D. Brown  
Enforcement Attorney

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From: [Raman, Anand S](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Cc: [Welch, Darren M](#); [Hartmann, Leanne \(CFPB\)](#); [Reiferson, Barry \(CFPB\)](#)  
Subject: RE: Wells: Sales Quality Department and Sales and Service Conduct Oversight Team  
Date: Wednesday, May 04, 2016 6:07:57 PM

---

Hi Lawrence – we'll look into this and be back to you as quickly as possible. Best regards -- Anand

---

From: Brown, Lawrence (CFPB) [mailto:Lawrence.Brown@cfpb.gov]  
Sent: Wednesday, May 04, 2016 9:05 AM  
To: Raman, Anand S (WAS)  
Cc: Welch, Darren M (WAS); Hartmann, Leanne (CFPB); Reiferson, Barry (CFPB)  
Subject: Wells: Sales Quality Department and Sales and Service Conduct Oversight Team

Anand,

(b)(5)



Thanks,

Lawrence D. Brown  
Enforcement Attorney

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**From:** [david.j.rice@wellsfargo.com](mailto:david.j.rice@wellsfargo.com)  
**To:** [Brown, Lawrence \(CFPB\)](mailto:Brown.Lawrence@CFPB); [Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com); [Darren.Welch@skadden.com](mailto:Darren.Welch@skadden.com); [Matthew.J.Hoefling@wellsfargo.com](mailto:Matthew.J.Hoefling@wellsfargo.com)  
**Subject:** RE: Wells: Stip, Consent Order, Press Release  
**Date:** Thursday, September 08, 2016 1:29:01 PM

This message was sent securely using ZixCorp.

Thank you, Lawrence.

**From:** Brown, Lawrence (CFPB) [mailto:Lawrence.Brown@cfpb.gov]  
**Sent:** Thursday, September 08, 2016 11:54 AM  
**To:** Raman, Anand S (Anand.Raman@skadden.com); Welch, Darren M (Darren.Welch@skadden.com); Rice, David J; Hoefling, Matthew J.  
**Subject:** Wells: Stip, Consent Order, Press Release

This message was sent securely using ZixCorp.

All,

Attached please find file-stamped copies of the stipulation and consent order. Additionally, I attach the press release to be uploaded to the Bureau's website shortly.

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116

Mobile: (b)(6)

Fax: (202) 435-7722

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From: [Raman, Anand S](#)  
To: [Brown, Lawrence \(CFPB\)](#)  
Subject: RE: Will return your call at 1:30 pm  
Date: Wednesday, April 20, 2016 12:32:39 PM

---

Sounds good. Best number is 703-732-8432. -- Anand

---

From: Brown, Lawrence (CFPB) [mailto:Lawrence.Brown@cfpb.gov]  
Sent: Wednesday, April 20, 2016 11:04 AM  
To: Raman, Anand S (WAS)  
Subject: Will return your call at 1:30 pm

Anand,

I received your voicemail and will try calling you back at 1:30 pm if that time works for you.

Thanks,

Lawrence D. Brown  
Enforcement Attorney

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**From:** [Raman, Anand S](#)  
**To:** [Brown, Lawrence \(CFPB\)](#)  
**Cc:** [Welch, Darren M](#)  
**Subject:** RE: Would 11:30 work for you, John and Jeff?  
**Date:** Wednesday, August 31, 2016 10:59:04 AM

---

No problem – we are just finishing up a call and will call you all as soon as we are done – should be in about 5-10 minutes.

---

**From:** Brown, Lawrence (CFPB) [mailto:[Lawrence.Brown@cfpb.gov](mailto:Lawrence.Brown@cfpb.gov)]  
**Sent:** Wednesday, August 31, 2016 10:55 AM  
**To:** Raman, Anand S (WAS)  
**Cc:** Welch, Darren M (WAS)  
**Subject:** RE: Would 11:30 work for you, John and Jeff?

They have a conflict at that time.

Lawrence D. Brown  
Enforcement Attorney

[lawrence.brown@cfpb.gov](mailto:lawrence.brown@cfpb.gov)

Phone: (202) 435-7116  
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**From:** Raman, Anand S [mailto:[Anand.Raman@skadden.com](mailto:Anand.Raman@skadden.com)]  
**Sent:** Wednesday, August 31, 2016 10:54 AM  
**To:** Brown, Lawrence (CFPB)  
**Cc:** Welch, Darren M  
**Subject:** Would 11:30 work for you, John and Jeff?

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