

October 15, 2009

Revised

The Honorable David Stevens
Assistant Secretary for Housing / FHA Commissioner
U.S. Department of Housing and Urban Development
451 Seventh Street, S.W.
Suite 9100
Washington, D.C. 20410

Ms. Ivy Jackson
Office of RESPA & Interstate Land Sales
Room 9154
U.S. Department of Housing and Urban Development
451 Seventh Street, S.W.
Washington, DC 20410-0500

Re: RESPA Implementation -Wells Fargo & Company ("Wells Fargo")

Dear Commissioner Stevens and Ms. Jackson:

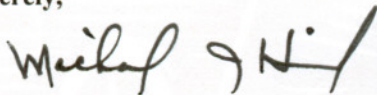
We are writing concerning implementation of the RESPA regulations.

We are aware of the industry trade letter requesting postponement of the January 1, 2010 effective date of the regulations. *Wells Fargo does not support this extension of the implementation date beyond January 1, 2010 and urges HUD to maintain the existing implementation date.*

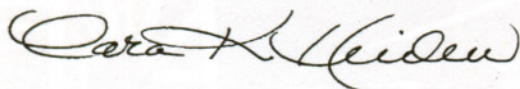
We have already programmed the mandated RESPA changes into over 40 computer systems and have no choice but to proceed with implementation of the new forms on the January 1 effective date. Due to the complexity of the changes and the enormous expenditure of time and resources associated with programming, it is impossible for us to postpone this implementation. Other lenders who have proceeded in good faith with RESPA implementation would likely face the same technological, as well as competitive, obstacles if there is an extension of the implementation date. To avoid marketplace disarray and consumer confusion, all lenders should be operating under the same set of rules and HUD regulatory interpretations.

We would appreciate the opportunity to discuss this important issue with you at your earliest convenience.

Sincerely,



Michael J. Heid
Co-President



Cara K. Heiden
Co-President

cc: David Kvamme
Kevin Moss