
wells fargo financial Wells Fargo Financial Fucked Up!!!

Posted by Fed Up & Angry - 2008/05/02 06:14

This could effect anyone that has a loan with Wells Fargo Financial. Within the past week, a man showed up on my doorstep, produced a faky looking badge and said I'm here to repossess your vehicle, apparently you have not been paying on the loan. First I was shocked, then I became angry. I am two months away from paying off the loan. In fact I have been paying ahead of schedule because I could see light at the end of the tunnel. After talking to the driver who talked to his boss via radio, they backed off. The next day, after checking with my bank, my latest check to Wells Fargo Financial had indeed cleared the bank and was paid out. Now I'm furious. I finally get in touch with someone within Wells Fargo Financial, explained my story and offered to email a copy of the check. The person then said the tow order would be rescinded, and offered an apology. This person then admitted that Wells Fargo Financial recently changed their computer database and acknowledged there were many problems. My questions 1) Has anyone else been effected similarly? 2) Is there merit to take action in court? 3) If Wells Fargo Financial recognized flaws in their system don't they have an obligation to fix the internal problems before taking people's possessions? 4) When someone appears at your door and says they want to take repossession of your item, aren't they required to show some sort of court order or other legal document? An attorney was consulted with, however the attorney said merely suffering embarrassment is not grounds for collecting damages. I say bury Wells Fargo Financial - Spread the word!

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Posted by Korse Roster - 2008/05/02 06:14

I say bury Wells Fargo Financial - Spread the word! Why anyone would go through some bizarre third party loan company like this is something I would never do in the first place. Then, answering the door to any solicitor or reposseser that rings the bell is beyond common sense.

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Posted by Richard - 2008/05/02 06:14

legal document? An attorney was consulted with, however the attorney said merely suffering embarrassment is not grounds for collecting damages. I say bury Wells Fargo Financial - Spread the word! As long as you have proof that payments are in proper order, WF would probably be found guilty of negligence. In the past 20 years or so, various states have written laws protecting not only the rights of the effected individual, but those of the repo people as well. Ohio had so many deaths attributed to repo men being shot during pickup, that they literally rewrote the book. Under the new laws, in order to repo legally, contact with the individual must be made PRIOR to hookup. They can not simply drive on to private property, hook and go. What if you have valuable items in the car that are not part of the car? You may have seen on a cable tv channel where one guy met up with the repo guys on the street and in the middle of the night took the truck bedliner off the truck on the spot. I don't blame him. He paid for that out of his own pocket and the finance company isn't entitled to it. You did the right thing and should blame WF for the hassle. At least the repo guys were human. They could have been real assholes.

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Posted by kenji - 2008/05/02 06:14

4) When someone appears at your door and says they want to take repossession of your item, aren't they required to show some sort of court order or other legal document? Every repo guy I ever knew never knocked on a door. They get in the vehicle, start it up and drive away. They also just hook it or winch it and drive away. To have personal property that is owned free and clear touched by anyone it would be sheriff's or another branch of the police. The whole original post is fucked up and is a troll.

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Posted by Chicago Paddling-Fishing - 2008/05/02 06:14

<snip : An attorney was consulted with, however the attorney said merely suffering : embarrassment is not grounds for

collecting damages. <snip I got a phone call from my car loan company once telling me I was behind in my payments. After they demanded that I pay the wrong amount immediately I asked if they were sure they were talking about John Nelson with the GMC? There was a pause, and then they asked if I lived in Aurora... I said no, they said Oh, sorry .

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