

EXHIBIT B

October 20,2015

Deborah Clark- Weintraub
Scott + Scott
Attorneys at Law, LLP
The Chrysler Building
405 Lexington Avenue , 40th Floor
New York, NY 10174

Re: Young v. Wells Fargo & Co.
Case No. 4:08-CV-507 RP-CFB

I am a class member in this lawsuit regarding property inspection fees and was given Claim No: 02534926.

I am informing you of my strong OBJECTION to releasing Wells Fargo of ANY claims of state unfair deceptive acts and practices statutes, and claims based upon any statute servicing guideline or investor guideline, Department of Housing and Urban Development, the Federal Housing Administration, Fannie Mae, Freddie Mac, and any other government sponsored enterprise or private investor), at law or in equity, matured or unmatured, foreseen or unforeseen, known or unknown, suspected or unsuspected, contingent or non-contingent, whether class or individual in nature, against the Released Parties, belonging to Plaintiffs and/or any or all Class Members and/or their respective heirs, assigns, beneficiaries, and successors, and any other Person claiming through or on behalf of them (collectively, the "Releasing Parties"), arising under federal, state, local, statutory, or common law, or any other law, rule or regulation, based upon, arising out of, or relating to, in any way, property inspection fees assessed on a mortgage serviced by Wells Fargo, or Wells Fargo's practices in ordering or charging borrowers for property inspections, during the Class Period.

Well Fargo should NEVER be released of claims of deceptive acts and practices in their processing of loan modification requests that lead to foreclosures and or loan restructures ,that were severely damaging to loan holders.

Wells Fargo was disingenuous in negotiating, provided false and misleading information, and failed to inform truthfully and timely on matters such as; Who owns the note ?; Defining what it means to be in " no imminent danger of default" to refuse modification requests, and forcing homeowners to stop payments to be considered for a modification. This resulted in commencement of foreclosure proceedings.

One could go on, but Wells Fargo may have been considered " too big to fail" back in 2007-08 but they were definitely not to big to be greedy, manipulative and unethical in their quest to increase profits via selling notes to private investors, then being paid to service them with no consideration of their clients needs. They survived the financial crash, many homeowners did not because of their deceptive practices., apart from property inspection fees.

Wells Fargo should and must be held accountable for all these deceptions and unethical practices, apart from the specific one(property inspection fees) being pursued in the class action suit. They should NEVER be absolved for the damages they perpetrated on their mortgage holders.

Sincerely yours,

A handwritten signature in cursive script that reads "James J. Juliano".

James J. Juliano

Possessor of WFHM restructured loan 0072072473 with an unpaid advance balance of \$3,831.50 in my balance summary, which may very well include property inspection fees as " other fees". No one at WFHM has been able to explain the details despite a phone call to 877 409 2107 on Tuesday, October 20,2015 at 9:35 AM. This reflects typical WFHM deception.