



WOMAN SUES WELLS FARGO BANK FOR MORTGAGE ESCROW FRAUD

Julie Longnecker has filed a lawsuit alleging Wells Fargo fraudulently held escrow money, failed to pay homeowner's insurance, causing its cancellation.

LAKEVILLE, MINNESOTA, USA, June 24, 2021 /EINPresswire.com/ -- Wells Fargo is being sued by a Minnesota woman for their fraudulent use of her escrow account for her homeowner's loan. Julie Longnecker filed a lawsuit in Dakota County alleging that Wells Fargo fraudulently held her escrow money, failed to pay her homeowner's insurance, and caused her insurance to be cancelled for good. After her insurance was cancelled, Longnecker claims that Wells Fargo then engaged in a long and continuous process of making false statements and promises to her, delayed responses to her, and sent conflicting information all in an apparent attempt to avoid meeting their legal obligations under the escrow accounts.

Longnecker's complaint requests relief for consumer fraud, negligence, and breach of contract, for fraudulently withholding the funds meant for homeowner's insurance in her escrow account. Longenecker's home mortgage contract with the bank included provisions that Wells Fargo would hold part of her mortgage payments in an escrow account, and would then use that money to directly pay her homeowner's insurance premium, which they failed to do. Due to the missed payment, Longenecker's insurance policy was cancelled, and she alleges that Wells Fargo failed to notify her of the policy's cancellation until a month later.

Longnecker claims that she has suffered as a result of being unknowingly uninsured for a period of approximately six weeks, from months of exasperating communication with Wells Fargo that ultimately left the issue unresolved, and from money being fraudulently held in her escrow account. Longnecker's attorney, Randall Knutson says that "it was a frustrating experience for her, talking to employee after employee at Wells Fargo, all of which told her something different, and then refused to take responsibility for the problem."

Longnecker is represented by Randall Knutson of Knutson + Casey Law Firm, which has offices in Mankato, Minnesota and Madelia Minnesota. Longnecker v. Wells Fargo Bank, U.S.Dist.Ct. Minn. 21-CV-01404 (6/15/21).

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