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Banks must insist family members be present. I had no idea what my mother was getting into when Wells Fargo contacted her (she did not contact them) and convinced her to get a reverse mortgage. None of her daughters were present nor were they asked and I will most likely have to foreclose because I certainly cannot pay her debt now that she has passed away. I had no idea she had borrowed what she had until I read all the paper work, including the letter filled with "optimistic exclamation points" about how wonderful a reverse mortgage would be for my mom. The loan officer read about my mother in a local paper and called my mother. I found the letter from Wells Fargo. I was dumbfounded that they had the nerve to call her and convince her to borrow all this money. I also question the legality of their contacting her. This was illegal practice of Wells Fargo in the past and in 2006 they were still doing this. Please: Help the heirs that get stuck with these surprises. I question how this was accomplished by Wells Fargo and HUD. No one in the family is protected, no one was told-- only my mother and her husband were present, meanwhile the daughter would inherit the damages. The bank may well own another house due in large part to their own negligence.