



Statement  
 Loan number  
 Property address

Customer Service

- Online: wells.fargo.com
- Telephone: 1-800-222-9238
- Correspondence: PO Box 105647, Des Moines IA 50306
- Fax: 1-866-278-1379
- Payments: PO Box 105647, Atlanta GA 30348
- Hours of operation: Mon - Fri 6 a.m. - 10 p.m., Sat 8 a.m. - 2 p.m. CT

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We accept telecommunications relay service calls.

Payment summary

Principal	\$817.78
Interest	\$1,273.96
Escrow	\$1,868.90
<b>Current payment 10/01/17</b>	<b>\$3,960.64</b>
Overdue payment 07/01/17-09/01/17	\$11,881.92
Unpaid late charge(s)	\$4,110.33
<b>Total payment due 10/01/17</b>	<b>\$19,952.89</b>
After 10/16/17 a late charge may apply	\$158.43

Balance summary

Unpaid principal balance	\$410,106.64
Escrow balance	\$-381.54
<i>(Contact Customer Service for your payoff balance)</i>	
Interest rate	3.750%
Maturity date	10/42

Year-to-date summary

Total received*	\$27,616.02
Principal	\$5,600.87
Interest**	\$9,041.31
Escrow	\$12,973.84
Taxes disbursed	\$9,867.85
Insurance disbursed	\$1,907.00

\*This total may exclude the Unapplied (single balance from the Balance summary section).  
 \*\*This information should not be used for tax purposes. If you have tax related questions, please consult your tax advisor.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
09/18	Late fee assessed					Late fee - \$158.43
09/03	Mtg. fee payment				\$421.89	HUD RISK-BASRD

Important messages

Effective 8/1/17 our payment address has changed. Please use your statement coupon for our new payment address and send all future payments to this new address.

If you utilize a 3rd party bill pay service to make your payment, please be sure to use this address for your bill pay payment.

Our records indicate your monthly payment is delinquent and a late charge has been assessed. In the future, please make your payment on or before the due date to avoid late charges and adverse credit bureau reporting. If your payment has been sent, please disregard this notice.

CALL US - A FEW MINUTES CAN MAKE A DIFFERENCE

It's important for you to make your mortgage payment now, or the foreclosure process will begin. If you're unable to pay in full, call us right away to discuss potential options. De no poder pagar la cantidad que se debe, y para evitar un juicio hipotecario, favor de llamarnos inmediatamente.

To get free credit counseling from a HUD-approved agency, call 1-800-569-4287.

Avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

Please detach and return with your payment

Please specify additional funds



Loan number  
 Current payment due \$3,960.64  
 Total payment due 10/01/17 \$19,952.89  
 After 10/16/17 a late charge may apply \$158.43

Payment amount A \$

Additional principal B \$

Late charges C \$

Other charges D \$

Additional escrow (if applicable) E \$

Total amount enclosed (Please do not send cash) F \$

Check here and see routing slip for address correction



WELLS FARGO HOME MORTGAGE  
 PO BOX 105647  
 ATLANTA GA 30348-5647

Once you've accepted the offer, please send us your trial payments by the dates indicated below:

Trial Period Plan	Amount	Due by
Payment # 1	\$3,332.94	December 1, 2017
Payment # 2	\$3,332.94	January 1, 2018
Payment # 3	\$3,332.94	February 1, 2018

Sometimes trial periods extend beyond the dates stated, so please continue to make your trial payments in the same amount by the same day of each month. You will also find more details about this in Section D: Other helpful information. I will reach out if there are further updates, and please don't hesitate to give me a call if you have questions.

**What should you know before accepting this offer?**

- If you accept this offer, a foreclosure sale will not occur as long as you make your trial payments on time and meet other requirements (e.g., title searches). However, this offer ends with any delayed payments. In this scenario, your loan will not be modified under the offer terms and foreclosure proceedings may resume.
- If you accept this offer, it may adversely impact your credit score (see section B).
- If you accept this offer, you will forego incentives from previous loan modification programs (see section B).
- If you do not complete the trial period after accepting the offer, your mortgage will reflect the existing terms and provisions.

**What should you do after accepting this offer**

Once you've accepted the offer and returned the enclosed FHA HAMP Trial Plan Terms and Conditions agreement, you can send your payments to the following address. Please remember to include your loan number with your payments.

Wells Fargo Home Mortgage  
Box 51120  
3440 Flair Drive  
El Monte, CA 91731

You can also learn about other ways to pay and additional information at [wellsfargo.com/homeassist](http://wellsfargo.com/homeassist).

If you believe our decision on your eligibility for assistance is incorrect, you can appeal within 20 calendar days from the date of this letter. You can follow the instructions outlined in the enclosed Appeal Request Form.

**The loan may be included in a Single Family Loan Sale**

It is possible that the loan may be included in a Single Family Loan Sale by FHA. This means that FHA may sell the loan to an investor, and the servicer of the loan may change.

Note that foreclosure may happen if any of these events occur:

- If you can't qualify for a mortgage assistance program.
- If you aren't able to meet the terms of any mortgage assistance programs. (If, for example, you didn't make your mortgage payments on time.)
- If your mortgage assistance program is denied.
- If you didn't respond to our request for information and can't be considered for a mortgage assistance program.

Also note that there may be limitations to foreclosure if the loan is in bankruptcy.

