

Account Information

Loan number:

Property address:

Trial Period Plan	Amount	Due by
01	\$2,089.40	SEPTEMBER 01, 2019
02	\$2,089.40	OCTOBER 01, 2019
03	\$2,089.40	NOVEMBER 01, 2019

Once you complete your trial plan, the loan terms and your payment may change.
Your modification agreement will include the final loan terms and payment.

Please send your Trial Period Plan payments to:

Wells Fargo Home Mortgage
P.O. Box 51162
Los Angeles, CA 90051-5462

If you have questions about your Trial Period Plan or permanent modification requirements, please contact us at 1-800-416-1472.

Here's a breakdown of your loan modification trial period offer:

Principal and interest:	\$1,452.48
Escrow property insurance:	\$42.58
Escrow property taxes:	\$323.32
Escrow mortgage insurance:	\$257.38
Escrow shortage:	\$13.64
Total:	\$2,089.40

Other options may be available

You still have an opportunity to be reviewed for an even lower monthly payment but you must send us a complete application. If you are interested in being reviewed for an even lower monthly payment, submit your application by October 1, 2019. To receive an application, contact us at the number above or go to wellsfargo.com/homeassist.

Please note that if you fail to comply with the terms of the plan, or later fail to comply with the terms of the modification agreement after completion of the plan, you may be ineligible for another loan modification.

Next Steps



F Mail Operations
 PO Box 14411
 Des Moines IA 50306-3411

Statement date 07/01/19
 Loan number 0557751484
 Payment due date 08/01/19
 Total amount due \$7,252.43
 After 08/16/19 a late charge may apply \$82.47

Property address 90 HAWKING RIDGE WAY
 LAS VEGAS, NV 89183

Customer Service

- Correspondence
PO Box 10335
Des Moines IA 50306
- Telephone*
1-800-222-0238
- Fax
1-866-278-1179
- Payments
wellsfargo.com
PO Box 51162
Los Angeles CA 90051
- Hours of operation
Mon - Fri 6 a.m. - 10 p.m.
Sat 8 a.m. - 2 p.m. CT

*We accept telecommunications relay service calls.

JAVIER CHIU
 90 HAWKING RIDGE WAY
 LAS VEGAS, NV 89183-5021

Make a convenient payment at wellsfargo.com

Explanation of amount due

Principal	\$562.31
Interest	\$1,107.04
Escrow	\$692.48
Current payment 08/01/19	\$2,361.83
Overdue payment 06/01/19-07/01/19	\$4,723.66
Unpaid late charge(s)	\$166.94
Total amount due 08/01/19	\$7,252.43

Account summary

Unpaid principal balance	\$343,944.65
<i>(This is not a payoff amount.)</i>	
Escrow balance	\$250.77
Interest rate	3.875%
Maturity date (month/year)	10/47

Past payments breakdown

	Since last statement	Year-to-date
Total received*	\$2,361.83	\$11,809.15
Principal	\$556.90	\$2,766.62
Interest**	\$1,112.45	\$5,580.13
Escrow	\$692.48	\$3,462.40

Taxes disbursed (YTD) \$958.01

*This total may include the Unapplied funds balance from the Account summary section.
 **This information should not be used for tax purposes. If you have tax related questions, please consult your tax advisor.

Since the last statement, a late charge and/or other charge(s) were incurred in the amount of \$0.00.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
07/01	Payment	\$2,361.83	\$556.90	\$1,112.45	\$692.48	

Important messages

CALL US - A FEW MINUTES CAN MAKE A DIFFERENCE

Making your payment in full today may prevent further collection activities. If you're unable to pay in full, call us right away to discuss your 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.

JAVIER CHIU
 90 HAWKING RIDGE WAY
 LAS VEGAS, NV 89183

Loan number 0557751484
 Current payment due \$2,361.83
 Total amount due 08/01/19 \$7,252.43
 After 08/16/19 a late charge may apply \$82.47
 Online payments - wellsfargo.com

Check here and see reverse for address correction.

WELLS FARGO HOME MORTGAGE
 PO BOX 51162
 LOS ANGELES CA 90051-5462

Please specify additional funds

Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other charges	D	\$	
Additional escrow (if applicable)	E	\$	
Total amount enclosed (Please do not send cash)	F	\$	