

Wells Fargo Home Mortgage
Return Mail Operations
PO Box 10368
Des Moines, IA 50306-0368



October 4, 2019

JASON S W

Account Information

Online: wells Fargo.com
Fax: 1-866-590-8910
Telephone: 1-800-416-1472
Correspondence: PO Box 10335
Des Moines, IA 50306
Hours of operation: Mon - Thurs, 7 a.m. - 9 p.m.,
Fri, 7 a.m. - 8 p.m.,
Sat, 8 a.m. - 4 p.m., CT
Loan number:
Property address:

Dear JASON S W

Thank you for completing your mortgage assistance application.

We're pleased to share that you are approved for long-term mortgage assistance.

This is a big step toward keeping your home - entering the trial period gives you the opportunity to become current with your payments without further late fees.

Overview of your loan modification offer:
Trial period monthly mortgage payment:
\$1,273.94

To accept or decline this offer, please give me a call within 14 days from the date at the top of this letter at 1-877-458-8417 Ext. 1335427949. You may also accept the offer by making payments by the due dates.

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

Trial Period Plan	Amount	Due by
01	\$1,273.94	NOVEMBER 01, 2019
02	\$1,273.94	DECEMBER 01, 2019
03	\$1,273.94	JANUARY 01, 2020

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.

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?

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Return Mail Operators
 PO Box 14411
 Des Moines IA 50306-3411

Statement date 03/18/19
 Loan number
 Payment due date 04/01/19
 Total amount due \$5,954.80
 After 04/15/19 a late charge may apply \$39.03

Property address

Customer Service

- Online
wellsfargo.com
- Telephone*
1-800-222-0238
- Correspondence
PO Box 10335
Des Moines IA 50306
- Fax
1-866-278-1179
- 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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JASON S W



*We accept telecommunications relay service calls.

Explanation of amount due

Account summary

Past payments breakdown

Explanation of amount due		Account summary		Past payments breakdown		
					Since last statement	Year-to-date
Principal	\$332.42	Unpaid principal balance	\$200,213.69	Total received**	\$0.00	\$1,264.08
Interest	\$643.32	(This is not a payoff amount.)		Principal	\$0.00	\$328.16
Escrow	\$338.60	Escrow balance	\$280.05	Interest**	\$0.00	\$647.58
Current payment 04/01/19	\$1,314.34	Interest rate	3.875%	Escrow	\$0.00	\$288.34
Overdue payment 01/01/19-03/01/19	\$3,792.24	Maturity date (month/year)	01/47			
Unpaid late charge(s)	\$848.22					
Total amount due 04/01/19	\$5,954.80					

*This table may include the Unpaid late charge amount 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 \$39.03.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
03/18	Late fee assessed					Late fee \$39.03

Important messages

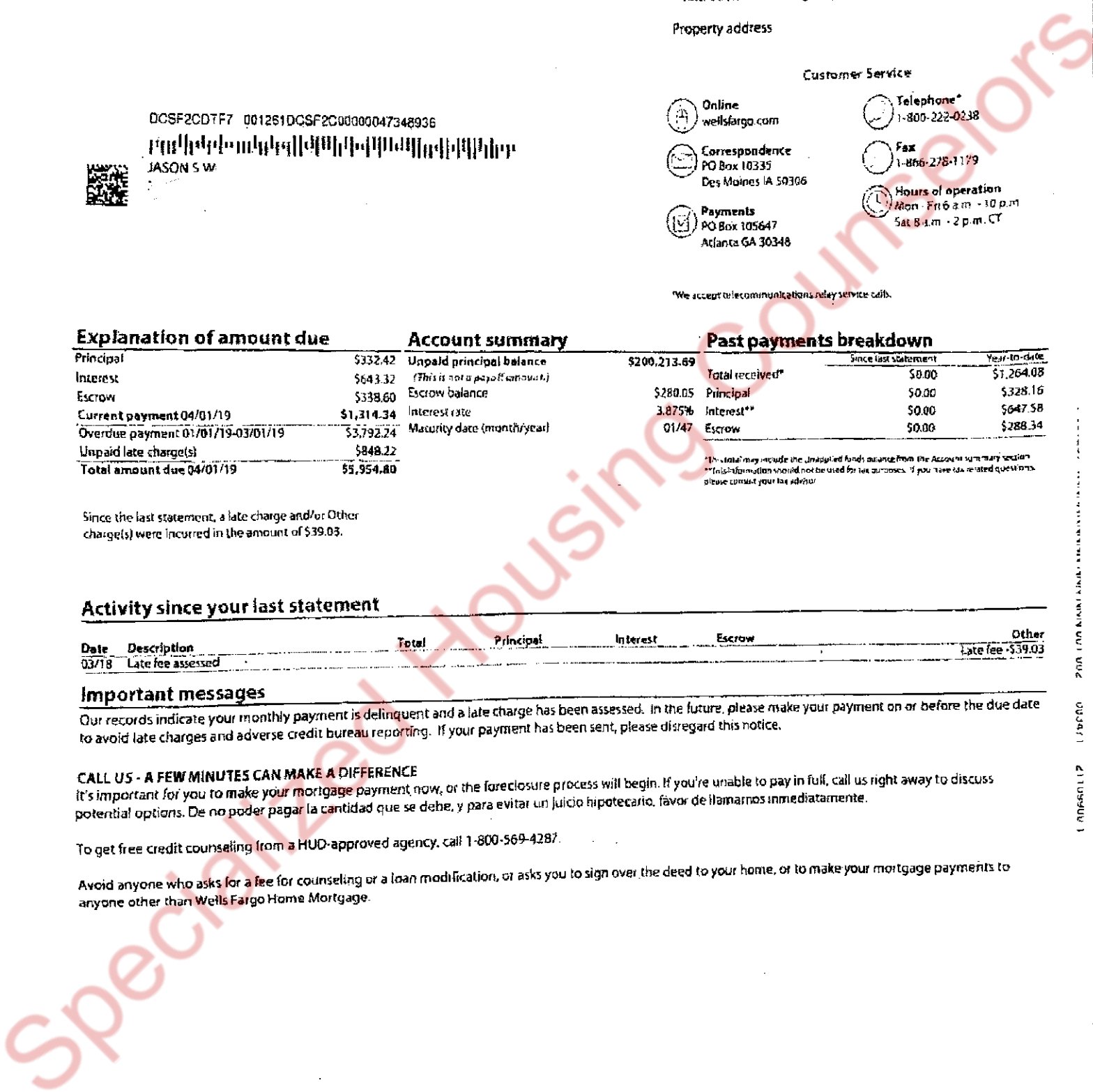
Our records indicate your monthly payment is delinquent and a late charge has been assessed. In the future, please make your payment on or before the due date to avoid late charges and adverse credit bureau reporting. If your payment has been sent, please disregard this notice.

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.



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