



Return Operations
 PO Box 10335
 Des Moines IA 50306-3411

Statement date 05/16/19
 Loan number
 Payment due date 06/01/19
 Total amount due \$7,507.10
 After 06/16/19 a late charge may apply \$49.64

Property address

Customer Service

- Online wells.fargo.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

*We accept telecommunications relay service calls.

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 KENNETH E.
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Explanation of amount due	Account summary	Past payments breakdown	Since last statement		Year-to-date			
			Total	Principal	Interest	Escrow	Other	
Principal	\$536.02	Unpaid principal balance \$227,219.90						
Interest	\$705.07	<i>(This is not a payoff amount.)</i>						
Escrow	\$494.46	Unapplied funds balance \$446.72						
Current payment 06/01/19	\$1,735.55	Escrow balance \$1,120.21						
Overdue payment 03/01/19-05/01/19	\$5,219.39	Interest rate 3.750%						
Unpaid late charge(s)	\$537.16	Maturity date (month/year) 08/42						
Other charge(s)	\$15.00							
Total amount due 06/01/19	\$7,507.10							

Since the last statement, a late charge and/or Other charge(s) were incurred in the amount of \$49.64.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
05/16	Late fee assessed					Late fee \$49.64
05/03	Mtg ins payment				-\$106.63	HUD RISK-BASED

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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 115771
 211894921

Account Information

Loan number:

Property address:

Eagan, MN 55121

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

Trial Period Plan	Amount	Due by
01	\$1,609.88	JANUARY 01, 2020
02	\$1,609.88	FEBRUARY 01, 2020
03	\$1,609.88	MARCH 01, 2020

Once you complete your trial plan, the loan terms 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 the 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 calling me to accept this offer?

- o If you accept this offer, a foreclosure sale may 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.
- o If you accept this offer, it may impact your credit score (see section B).
- o If you accept this offer, you will forego incentives from previous loan modification programs (see section B).
- o 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
P.O. Box 105647
Atlanta, GA 30348-5647

You can also learn about other ways to pay and additional information at wellsfargo.com/homeassist.