

The COVID-19 situation is rapidly evolving and Wells Fargo is committed to helping you navigate through these unprecedented times. Our resource page found on wellsfargo.com/coronavirus is continually updated to provide the information you need to quickly and easily manage your mortgage. Thank you for being our customer, we are here to support you any way we can.

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BRYCE S NICESWANGER
2161 AINSLEY RD
SAN DIEGO, CA 92123-3813



Statement date	08/03/20
Loan number	0486363161
Payment due date	09/01/20
Total amount due	\$2,370.36
After 09/16/20 a late charge may apply \$70.93	

Property address
2161 AINSLEY RD
SAN DIEGO, CA 92123

Customer Service

- | | |
|--|------------------------------|
| Correspondence
PO Box 10335
Des Moines IA 50306 | Telephone*
1-800-222-0238 |
| Payments
See below for all of our payment options | Fax
1-866-278-1179 |
| Hours of operation
Mon - Fri 6 a.m. - 10 p.m.
Sat 8 a.m. - 2 p.m. CT | |
| Purchase or refinance
1-800-554-2880 | |

*We accept telecommunications relay service calls.

Enjoy convenience and peace of mind with automatic payments.

Set up automatic payments (monthly, twice a month, every two weeks, or weekly) from your checking or savings account(s). Call 1-866-234-8271 or enroll at wellsfargo.com.

Other Quick and easy ways to pay

- **Online** at wellsfargo.com.
- **Mobile** using the Wells Fargo mobile application.
- **Mail** a payment payable to Wells Fargo Home Mortgage using the coupon attached below.
- **Phone** 1-866-234-8271, 24/7 access.
- **In person** at a Wells Fargo bank branch near you.

Explanation of amount due

Principal	\$784.84
Interest	\$988.32
Escrow	\$597.20
Current payment	\$2,370.36
Total amount due 09/01/20	\$2,370.36

Account summary

Unpaid principal balance <i>(This is not a payoff amount.)</i>	\$351,401.63
Escrow balance	\$3,497.88
Interest rate	3.375%
Maturity date (month/year)	11/44

Past payments breakdown

	Since last statement	Year-to-date
Total received*	\$2,370.36	\$18,971.18
Principal	\$782.64	\$6,397.80
Interest**	\$990.52	\$7,987.48
Escrow	\$597.20	\$4,585.90
Taxes disbursed (YTD)		\$2,971.19
Insurance disbursed (YTD)		\$784.81

*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.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
08/01	Payment	\$2,370.36	\$782.64	\$990.52	\$597.20	

For your consideration

We thank you for your business and look forward to serving you and your future home financing needs

Let us give you a quick complimentary review of your Wells Fargo home loan to ensure that it continues to meet your current and future needs. Whether you're planning a move, wondering if now is a good time to refinance or have other home financing needs, we are happy to help you explore options and answer any questions. If you apply for new financing, we'll help you save time on your application by uploading your Wells Fargo account information for you.

Call 1-888-633-8662 or contact your local home mortgage consultant. If you are on active military duty, please consult your legal advisor regarding the relief you may be eligible for under the Servicemembers Civil Relief Act or state law.

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Make Wells Fargo your first choice

For questions about your **current** mortgage loan:
1-866-234-8271

For questions about a **new** mortgage loan:
1-866-846-9111

Wells Fargo also offers:

- Checking, Savings, CDs, Personal Loans 1-866-932-6736
- Cash Wise Visa Card 1-866-932-6736
- Student Loans 1-888-511-7304
- International access (where available) 00-800-28832122

Fee schedule

Fees for assumptions, partial releases, and other services will be quoted upon request.

Important information

Payments received after normal business hours will be credited the following business day.

If you send your payment to any other location, it may cause a processing delay. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If your mortgage check does not clear upon initial presentment, your bank may charge a fee and we may attempt to withdraw funds from your account electronically up to a maximum of three times. If we are not able to successfully collect these funds, the check amount will be reversed from your loan.

If you would like to make an extra payment toward the loan principal, please indicate with the payment that it is intended for pre-payment of principal, and we will evaluate whether the payment is eligible for a principal pre-payment based on the account status. If we receive funds in excess of the total amount due without instructions, those excess funds may be applied to future contractual payments, fees, costs, escrow shortages or principal, depending upon the specifics of the account and the amount of the funds received.

Disputing account information reported to credit bureaus

We may furnish information about your account to credit bureaus. You have the right to dispute the accuracy of information that we have reported by writing to us at the correspondence address noted on the front of this statement and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to identity theft, you will need to provide us with an identity theft report.

Access your account online any time

View details of your mortgage account, including official tax information, payment activity and more. Please visit the website listed on the front of this statement.

Payment options

There are multiple ways to make a payment:

- Online - You can schedule free payments online. Simply sign on to the website listed on the front of this statement and schedule your payment securely at your convenience.
- Pay by Phone - Payments can be scheduled by calling Customer Service.
- By Mail or in person - You can mail your payment or bring it into any Wells Fargo Branch at no charge. Please be sure to include your payment coupon from your statement.

Need to wire payment funds? For assistance in finding the nearest location, call 1-800-926-9400 for MoneyGram® Express Payments or 1-800-325-6000 for Western Union® "Quick Collect" payments.

Notice regarding Third Party Liens

Wells Fargo will not allow the use of a loan from another lender to pay taxes. Such loans violate your mortgage agreement as they create liens on your property that may take priority over the mortgage lien.

Notice regarding Property Tax Deferrals

Wells Fargo is not able to accept Property Tax Deferrals in all states, based on the terms of the deferral program. Please contact us to confirm if the tax deferral offered in your state is an approved program.

Servicemembers Civil Relief Act - The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If either you have been called to active duty, or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you haven't yet made us aware of your status, please contact our Military Customer Service Center at 1-866-936-7272 or fax your Active Duty Orders to 1-877-658-4585, attention SCRA. In addition, if you are considering a refinance please be aware that you should consult with your legal advisor regarding the potential loss of any benefits.

Housing counselor information

For help exploring options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/find-a-housing-counselor/>, or obtain no-cost assistance by contacting the Department of Housing and Urban Development at <https://apps.hud.gov/offices/hsg/sfh/hcc/cfm> or by calling 1-800-569-4287.

Contact us

If you'd like to request information, notify us of an error, or share any concerns you may have about the servicing of this account, please contact us at P.O. Box 10335, Des Moines, IA 50306. Please include the account number with all correspondence.

New York property borrowers

We are registered with the Superintendent of the New York Department of Financial Services as an exempt servicer. You may file complaints and obtain further information about Wells Fargo by contacting the New York State Department of Financial Services Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Disaster information

Our disaster assistance team is here to help if you're ever affected by a disaster, like a fire, flood, or storm. If you need help with your insurance claim, payments, or anything else related to your mortgage, please contact us. You can call us at the number listed on the front of this statement, or visit wellsfargo.com/recovery for additional information.

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NMLSR ID 399801

-adv-July 2020





JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218-2051

May 19, 2020 through June 16, 2020
Account Number: 000000571292379

CUSTOMER SERVICE INFORMATION

Web site:	Chase.com
Service Center:	1-800-935-9935
Deaf and Hard of Hearing:	1-800-242-7383
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

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BRYCE NICESWANGER
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SAN DIEGO CA 92123-3813



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We updated the Funds Availability Policy in the Deposit Account Agreement

We increased the minimum amount of funds that we make available to you the next business day when you deposit a check. For more information, please see the Funds Availability Policy in the Deposit Account Agreement at [chase.com/disclosures](#).

Please call the number on your statement if you have questions. We accept operator relay calls.

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$2,306.06
Deposits and Additions	3,654.65
Electronic Withdrawals	-2,438.53
Ending Balance	\$3,522.18
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.03
Interest Paid Year-to-Date	\$0.13

Thank you for your military service and commitment to our country. Your monthly service fee was waived as a benefit of Chase Military Banking.

TRANSACTION DETAIL

DATE	DESCRIPTION		AMOUNT	BALANCE
	Beginning Balance			\$2,306.06
05/20	SD Gas Elec Paid Sdge 1933669036 Web ID: 5951184800		-43.17	2,262.89
05/26	Remote Online Deposit 1		674.63	2,937.52
05/26	Remote Online Deposit 1		499.99	3,437.51
05/28	Online Transfer 9506819114 From Bofa #####5692 Transaction #: 9506819114		1,400.00	4,837.51
05/28	Online Transfer 9506823759 From Whit's Bofa #####7942 Transaction #: 9506823759		40.00	4,877.51
05/29	Online Transfer 9523085194 From Janet's Plumas #####4631 Transaction #: 9523085194		40.00	4,917.51
06/01	Union Bank Transfer PPD ID: 9999999999		1,000.00	5,917.51



May 19, 2020 through June 16, 2020
Account Number: 000000571292379

TRANSACTION DETAIL

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/01	CA Dir ACH Contrib 000017672068144 Web ID: 2680440016	-25.00	5,892.51
06/02	06/02 Online Payment 9528749656 To Wells Fargo Home Mortgage	-2,370.36	3,522.15
06/16	Interest Payment	0.03	3,522.18
	Ending Balance		\$3,522.18

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-personal accounts contact Customer Service) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account. Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC



JPMorgan Chase Bank, N.A. Member FDIC



JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218-2051

June 17, 2020 through July 16, 2020
Count Number: 000000571292379

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
Service Center: 1-800-935-9935
Deaf and Hard of Hearing: 1-800-242-7383
Para Espanol: 1-877-312-4273
International Calls: 1-713-262-1679

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BRYCE NICESWANGER
2161 AINSLEY RD
SAN DIEGO CA 92123-3813

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$3,522.18
Deposits and Additions	2,809.07
Electronic Withdrawals	-3,054.40
Ending Balance	\$3,276.85
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.03
Interest Paid Year-to-Date	\$0.16

Thank you for your military service and commitment to our country. Your monthly service fee was waived as a benefit of Chase Military Banking.

TRANSACTION DETAIL

DATE	DESCRIPTION			AMOUNT	BALANCE
	Beginning Balance				
06/23	Venmo	Payment	3658483918	Web ID: 3264681992	-50.00
06/23	SD Gas Elec	Paid Sdge	1933669036	Web ID: 5951184800	-20.78
06/26	Online Transfer	9672807819 From Bofa	#####5692	Transaction #:	1,400.00
06/26	Online Transfer	9672809399 From Whit's	Bofa	#####7942	Transaction #:
06/29	City of SanDiego Water Bill		PPD ID: 1956000776		-203.26
06/30	Online Transfer	9678281889 From Janet's	Plumas	#####4631	Transaction
	#:	9678281889			40.00
07/01	Union Bank	Transfer	PPD ID: 9999999999		1,000.00
07/01	CA Dir ACH	Contrib	000017834105144	Web ID: 2680440016	-25.00
07/02	07/02 Online Payment	9709381218 To Wells Fargo	Home Mortgage		-2,370.36
07/03	Venmo	Payment	3708860610	Web ID: 3264681992	-45.00
07/06	Venmo	Payment	3721301978	Web ID: 3264681992	-340.00
07/07	Cash Redemption				329.04
07/18	Interest Payment				0.03
	Ending Balance				
					\$3,276.85

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CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

NAME (Last, First, Middle) NICESWANGER BRYCE SWIRHUN		2. DEPARTMENT, COMPONENT AND BRANCH ARMY/USAR			3. SOCIAL SECURITY NO. 546 89 9921			
4.a GRADE, RATE, OR RANK PV2	4.b PAY GRADE E2-3	5. DATE OF BIRTH (YYYYMMDD) 19840526			6. RESERVE OBLIG. TERM. DATE Year 2009 Month 08 Day 2:			
7.a PLACE OF ENTRY INTO ACTIVE DUTY LAKE ALMANOR, CA		7.b HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known) 3370 CEDAR LN LAKE ALMANOR, CA 96137						
8.a LAST DUTY ASSIGNMENT AND MAJOR COMMAND W2DN BROOKE AMC STU CO D MC		8.b STATION WHERE SEPARATED FORT SAM HOUSTON, TX 78234-5028						
9. COMMAND TO WHICH TRANSFERRED 352ND CBT SPT HOSP OAKLAND CA 94626					10. SGLI COVERAGE <input checked="" type="checkbox"/> None Amount: \$			
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.) 91V10 RESPIRATORY SP--0 YRS-0 MOS//NOTHING FOLLOWS					12. RECORD OF SERVICE			
					Year(s)	Month(s)	Day(s)	
					2002	06	20	
					2003	06	03	
					0000	11	14	
					0000	00	00	
					0000	09	27	
					0000	00	00	
					0000	00	00	
					2002	05	05	
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service) ARMY SERVICE RIBBON//NOTHING FOLLOWS								
14. MILITARY EDUCATION (Course title, number of weeks and month and year completed) RESPIRATORY SPECIALIST COURSE PHASE I AND II 36 WEEKS, JUN 2003//NOTHING FOLLOWS								
15.a MEMBER CONTRIBUTED TO POST-VIETNAM ERA VETERAN'S EDUCATIONAL ASSISTANCE PROGRAM		Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	15.b HIGH SCHOOL GRADUATE OR EQUIVALENT		Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	16. DAYS ACCRUED LEAVE PAID NONE
17. MEMBER WAS PROVIDED A COMPLETE DENTAL EXAM AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION								
18. REMARKS DATA HEREIN SUBJECT TO COMPUTER MATCHING WITHIN DOD OR WITH OTHER AGENCIES FOR VERIFICATION PURPOSES AND DETERMINING ELIGIBILITY OR COMPLIANCE FOR FEDERAL BENEFITS//NOTHING FOLLOWS								
19.a MAILING ADDRESS AFTER SEPARATION (Include Zip Code) 3370 CEDAR LN LAKE ALMANOR, CA 96137				19.b NEAREST RELATIVE (Name and address - include Zip Code) GRANT NICESWANGER 3370 CEDAR LN LAKE ALMANOR, CA 96137				
20. MEMBER REQUESTS COPY BE SENT TO CA DIR OF VET AFFAIRS <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				22. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title and signature) JANICE BROWN JANICE BROWN, GS07, MIL PERS TECH				
21. SIGNATURE OF MEMBER BEING SEPARATED <i>Bryce Niceswanger</i>								

► SPECIAL ADDITIONAL INFORMATION (For use by authorized agencies only) ◀

23. TYPE OF SEPARATION RELEASE FROM ACTIVE DUTY TRAINING		24. CHARACTER OF SERVICE (Include upgrades) HONORABLE		
25. SEPARATION AUTHORITY MEPS SELF TERM ORDERS 160-4 010831		26. SEPARATION CODE NA		27. REENTRY CODE NA
28. NARRATIVE REASON FOR SEPARATION COMPLETION OF PERIOD OF ADT				
29. DATES OF TIME LOST DURING THIS PERIOD NONE				30. MEMBER REQUESTS COPY 4 Initials