



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

Statement date	03/05/19
Loan number	0437923535
Payment due date	04/01/19
Total amount due	\$1,961.55
After 04/16/19 a late charge may apply	
	\$65.31
Property address	4046 BROCK ROAD CHATTANOOGA, TN 37421

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 14538
Des Moines IA 50306
- Hours of operation
Mon - Fri 6 a.m. - 10 p.m.
Sat 8 a.m. - 2 p.m. CT
- Purchase or refinance
1-866-867-3026

*We accept telecommunications relay service calls.

WILLIAM B ERNEST
4046 BROCK RD
CHATTANOOGA, TN 37421-1209

Make a convenient payment at wells Fargo .com

Explanation of amount due		Account summary		Past payments breakdown		
Principal	\$571.77	Unpaid principal balance	\$251,816.43		Since last statement	Year-to-date
Interest	\$734.46	(This is not a payoff amount.)		Total received*	\$1,961.55	\$4,923.10
Escrow	\$655.32	Escrow balance	\$2,119.49	Principal	\$570.10	\$2,135.64
Current payment	\$1,961.55	Interest rate	3.500%	Interest**	\$736.13	\$1,476.82
Total amount due 04/01/19	\$1,961.55	Maturity date (month/year)	04/43	Escrow	\$655.32	\$1,310.64
*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
03/04	Payment	\$1,961.55	\$570.10	\$736.13	\$655.32	
02/15	Mtg ins payment				-\$147.87	UNITED GUARANTY

For your consideration

Planning a move, wondering if now is a good time to refinance, or have other home financing needs? Call 1-888-633-8662 today and mention code DMR7AFC or visit your local home mortgage consultant; we are happy to help you explore home financing options and answer any questions. 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.

Please detach and return with your payment.

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CHATTANOOGA, TN 37421

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0437923535
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Online payments - wells Fargo .com

Check here and see reverse for address correction.

WELLS FARGO HOME MORTGAGE
PO BOX 14538
DES MOINES IA 50306-3538

☐

Payment x pmt amt

A

\$

p

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☐

Additional principal

B

\$

p

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☐

Late charges

C

\$

p

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☐

Other charges

D

\$

p

.

☐

Additional escrow (if applicable)

E

\$

p

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☐

Total amount enclosed (Please do not send cash)

F

\$

p

.

Make Wells Fargo your first choice

Thinking of Buying A New Home or Refinancing Your Mortgage?

Stop by the Wells Fargo Home Mortgage branch in your area or call 1-866-867-3026

- Wells Fargo also offers:
- Checking, Savings, CDs, Personal Loans 1-866-932-6736
 - Cash Wise Visa Card 1-800-869-3557
 - Home Equity Lines of Credit 1-888-237-0186
 - Auto Loans 1-877-246-1015
 - 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. Allowable fees for checks and drafts that are not honored by your bank vary by state and will be assessed automatically. States with fixed fees are as follows:ID-\$20, NV-\$25, SD-\$30. Fees are subject to change without notice.

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.

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 <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287.

Fannie Mae educational resources - If you would like additional information regarding your loan, educational resources are available at Fannie Mae's Know Your Options™ website.

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
You can reach out to the New York State Department of Financial Services to file a complaint about your mortgage servicer. You can get information by calling the department's Consumer Assistance Unit at 1-800-342-3736. Or visit www.dfs.ny.gov.

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NMLSR ID 399801 -adv-Feb 2019



Address and phone number change -Please be sure to check the box on the front of payment coupon.

Borrower first name	<div></div>	Borrower last name	<div></div>
Co-borrower first name	<div></div>	Co-borrower last name	<div></div>
New mailing address	<div></div>		
City, state/zip	<div></div>	<div></div>	<div></div>
Home phone	<div></div>	Work phone	<div></div>