



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

Statement date 07/02/19
Loan number 0594992232
Payment due date 08/01/19
Total amount due \$2,407.61
After 08/16/19 a late charge may apply \$120.38
Property address 3865 CARTER DRIVE 302
S SAN FRANCISCO, CA 94080

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
- Purchase or refinance
1-800-554-2880

*We accept telecommunications relay service calls.

XINCHI GU
3865 CARTER DR APT 302
S SAN FRAN, CA 94080-3816

Make a convenient payment at wells Fargo .com

Explanation of amount due		Account summary		Past payments breakdown		
Principal	\$775.30	Unpaid principal balance	\$505,489.01	Since last statement		Year-to-date
Interest	\$1,632.31	(This is not a payoff amount.)		Total received*	\$7,407.61	\$9,815.22
Current payment	\$2,407.61	Interest rate (Until 05/01/26)	3.875%	Principal	\$5,756.71	\$6,510.99
Total amount due 08/01/19	\$2,407.61	Maturity date (month/year)	05/49	Interest**	\$1,650.90	\$3,304.23

*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
07/02	Principal payment	\$5,000.00	\$5,000.00			
07/02	Payment	\$2,407.61	\$756.71	\$1,650.90		

For your consideration

Get a thank you gift - with our appreciation when you refinance or finance a new home purchase. Thank you for being our customer. It's a privilege to help you with your home financing. To show our appreciation and loyalty, we have an exciting opportunity for you.

As an existing Wells Fargo Home Mortgage customer, when you return to us to refinance or to purchase a new home, you may qualify for a home-enhancing thank you gift selected from an amazing array of high-value brands.

Wells Fargo Home Mortgage customers, who have/had a mortgage with a current balance within 90 days of applying for a refinance or providing Wells Fargo with a purchase contract on a new property between March 2, 2019, and September 1, 2019, can receive the Wells Fargo Mortgage Thank You Gift approximately six weeks after closing. Loan must be secured by an eligible first mortgage or deed of trust with Wells Fargo Home Mortgage("New Loan"), subject to qualification, approval, and closing. It may not be combined with the Team Member Mortgage Program, assumptions, or home equity. Only one Mortgage Thank You Gift is permitted per eligible loan. See mortgagegifts.wf.com/content/termsandconditions.html for more information.

Call 1-888-633-8662 today or visit your local home mortgage consultant for details. 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.

XINCHI GU
3865 CARTER DR APT 302
S SAN FRAN, CA 94080

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Current payment due \$2,407.61
Total amount due 08/01/19 \$2,407.61
After 08/16/19 a late charge may apply \$120.38
Online payments - wells Fargo .com

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 \$

Check here and see reverse for address correction.

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

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 1-866-466-3495

- Wells Fargo also offers:
- Checking, Savings, CDs, Personal Loans 1-866-932-6736
 - Cash Wise Visa Card 1-866-932-6736
 - Home Equity Lines of Credit 1-888-237-0186
 - 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.

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NMLSR ID 399801 -adv-June 2019



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.

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.

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.

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>