



Home Mortgage

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

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JASON W COCHRAN
1711 WALNUT ST
ALBERTVILLE, AL 35950-2852

Statement date	10/14/25
Loan number	0414989434
Payment due date	11/01/25
Total amount due	\$1,856.88
On or after 11/16/25, a late charge of \$30.65 may apply.	
Property address	1711 WALNUT STREET ALBERTVILLE, AL 35950
Customer Service	
 Correspondence PO Box 10335 Des Moines IA 50306	 Telephone* 1-800-222-0238
 Payments wellsfargo.com PO Box 51162 Los Angeles CA 90051	 Fax 1-866-278-1179
	 Hours of operation Mon - Fri 7 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.

Payments are set up to be withdrawn automatically.

Explanation of amount due		Balance summary		Past payments breakdown	
Principal	\$352.44	Unpaid principal balance <i>(This is not a payoff amount.)</i>	\$86,581.62	Since last statement	Year-to-date
Interest	\$260.49	Escrow advance balance	\$313.55	Total received*	\$928.44
Escrow	\$315.51			Principal	\$2,783.33
Current payment 11/01/25	\$928.44			Interest**	\$2,130.35
Overdue payment 10/01/25	\$928.44			Escrow	\$2,434.76
Total amount due 11/01/25	\$1,856.88	Interest rate	3.625%	Insurance disbursed (YTD)	\$2,595.00
		Maturity date (month/year)	07/42		

* This total may include the Unapplied funds balance from the Balance 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
10/14	Returned pymt	10/2025	-\$351.38	-\$261.55	-\$315.51	

Important messages

This is not a bill; our records indicate your payments are scheduled to withdraw automatically. All funds are applied when sufficient funds have accumulated to make a full monthly payment, as outlined in your mortgage note. A payment remitted via another source will not stop the drafting process. If you are paying off your loan, please contact us at least five (5) days prior to your next withdrawal date.

The transaction activity noted above shows a payment that was not honored by your financial institution.

For your consideration

Ready to explore your mortgage options? Don't make a move without talking to us.

Whether you're looking to buy, refinance or put your home equity to work for you, count on us to help you get the most out of your mortgage. Call 1-800-317-3601, visit wellsfargo.com/mortgagerate or contact your dedicated home mortgage consultant to explore your options today.

If you are a service member on active duty, an eligible spouse, partner, or dependent, or currently receiving SCRA benefits, please consult with your legal advisor prior to seeking a refinance of your existing mortgage loan. In some cases, a refinance may impact your eligibility for benefits under the Servicemembers Civil Relief Act or applicable state law.

If you extend your loan term, you may pay more interest over the life of your loan.

Help take control of your finances with a Wells Fargo personal loan. Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score. Go to towellsfargo.com/personalloan

Please detach and return with your payment.

JASON W COCHRAN
1711 WALNUT ST
ALBERTVILLE, AL 35950

Loan number
0414989434
Current payment due
\$928.44
Total amount due 11/01/25
\$1,856.88
On or after 11/16/25, a late charge of \$30.65

Check here and see reverse for address correction.

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

Please specify additional funds							
<input type="checkbox"/> Payment x pmt amt	A	\$					
			P	.	.	.	
<input type="checkbox"/> Additional principal	B	\$					
			P	.	.	.	
<input type="checkbox"/> Late charges	C	\$					
			P	.	.	.	
<input type="checkbox"/> Other fee(s)	D	\$					
			P	.	.	.	
<input type="checkbox"/> Additional escrow (if applicable)	E	\$					
			P	.	.	.	
<input type="checkbox"/> Amount enclosed not send cash)	F	\$					
			P	.	.	.	

