



Home Mortgage

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

Statement date	10/29/25
Loan number	0414989434
Payment due date	11/01/25
Total amount due	\$959.09
On or after 11/16/25, a late charge of \$30.65 may apply.	

Property address 1711 WALNUT ST
ALBERTVILLE, AL 35950

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 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.

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

Payments are set up to be withdrawn automatically.

Explanation of amount due		Balance summary		Past payments breakdown		
Principal	\$352.44	Unpaid principal balance	\$86,230.24		Since last statement	Year-to-date
Interest	\$260.49	(This is not a payoff amount.)		Total received*	\$928.44	\$8,276.88
Escrow	\$315.51	Account information		Principal	\$351.38	\$3,134.71
Current payment	\$928.44			Interest**	\$261.55	\$2,391.90
Unpaid late charge(s)	\$30.65			Escrow	\$315.51	\$2,750.27
Total amount due 11/01/25	\$959.09	Interest rate	3.625%	Insurance disbursed (YTD)		
Since the last statement, a late charge and/or Other fee(s) were incurred in the amount of \$0.00.		Maturity date (month/year)	07/42	\$2,595.00		
		Escrow balance	\$1.96	*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
10/29	Payment 10/2025	\$928.44	\$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.

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 wells Fargo.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 wells Fargo.com/personalloan

JASON W COCHRAN
1711 WALNUT ST
ALBERTVILLE, AL 35950

Loan number 0414989434
On or after 11/16/25, a late charge of \$30.65 may apply.

Check here and see reverse for address correction.

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

Payment x pmt amt

A

\$

p

.

Additional principal

B

\$

p

.

Late charges

C

\$

p

.

Other fee(s)

D

\$

p

.

Additional escrow (if applicable)

E

\$

p

.

Total amount enclosed (Please do not send cash)

F

\$

p

.

This is not a bill, but for your information only.

936 0414989434 7 10000092844009590900959090000000 000000000000000000 4

For questions about your current mortgage loan:
United States: 1-866-234-8271
International access (where available): 00-800-28832122

Access your account online at www.wellsfargo.com

After signing in, select your mortgage account to view loan details, and:
- Schedule automatic payments, set up payment alerts¹, retrieve official tax information, and more.
- Get more from your mortgage. Select "Explore Dashboard"² to discover potential savings on the interest you could pay over time, consider home values in your neighborhood, and explore other helpful tools.
- Powerful home tools just for you: Select "Shop for Homes" to view home values and sale trends, school rankings, and even search for your next home³.

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

- 1. Sign up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.
- 2. Some dashboard features are not available for all loans. Call the customer service number on the front of your statement for details.
- 3. Powered by ComeHome.

Wells Fargo also offers:
Checking, Savings, Credit Cards, and Personal Loans

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. 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.

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

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.

Payments in full for less than the payoff amount: If you intend to pay your account in full with an amount less than the total owed on your account, such a payment will not discharge your full debt unless such payment is made pursuant to a prior written agreement with Wells Fargo.

Fannie Mae educational resources: If you would like additional information regarding your loan, educational resources are available at Fannie Mae's consumer website, www.fanniemae.com.

Designated address for qualified written request, notice of error, request for information
Borrowers have certain rights under Federal law related to resolving errors and requesting information about their account, and that they may learn more about their rights by contacting the servicer. A qualified written request, notice of error, and request for information are written correspondence (not on a payment coupon or other payment medium) that must include, or otherwise enable us to identify the: name of each borrower, account number and a description of the error you believe has occurred OR a request for specific information (or additional accounting) regarding your account. Your submission must be in writing and sent to: P.O. Box 10335, Des Moines, IA 50306.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. Member FDIC. NMLSR ID 399801



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

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

Ways to make a payment
-Online: Sign on at wellsfargo.com or use the Wells Fargo Mobile® app.
-Automatic withdrawal: Enroll by signing on at wellsfargo.com or call us.
-Mail: Send the check or money order payment along with the coupon attached to this statement. We cannot accommodate a check with a future date on it (postdated check). If you mail a postdated check, it will be processed on the date we receive it (regardless of the date on the check). To schedule a future-dated payment, call us or access the account online.
-Phone: Call us at the Customer Service number on the front of this statement.
-In person: Bring the payment, along with the coupon, to any Wells Fargo branch or transfer between accounts.

Other options, like sending a payment by wire or using a third-party bill payment service, are also available. Call us to learn more. Third-party fees may apply to some of these options.

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 (SCRA): If you've been called to military service, or are the spouse, partner in a civil union, domestic partner, or financial dependent of a qualifying service member, SCRA may offer benefits and protections designed to help ease your financial obligations. In some cases, this may provide protection from foreclosure. To request an SCRA benefits eligibility review, contact us at 866-936-7272 or upload your military service documentation by signing on to this account at wellsfargo.com. Refinancing could remove any associated SCRA benefits and protections. If you have questions about your rights under the SCRA, contact your local Judge Advocate General's Corps office.

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/hcs.cfm> or by calling 1-800-569-4287.

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 insurance claims, payments, or anything else related to this 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.

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.

Americans with Disabilities Act requests: If you would like to receive written communications for this account in an alternative format, in compliance with the Americans with Disabilities Act, you can contact us at the Customer Service number provided on the front of this statement.