

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 presentation, 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.

Past Due Account Status

As of the date of this statement, you are 44 days delinquent on your account and the total amount due is \$2,815.97

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.

Call us today at 1-800-416-1472 to learn more about your mortgage assistance options and how to apply. The longer you wait, or the further you fall behind on your payments, the harder it will be to find a solution. You can also reach us at: P.O. Box 10335, Des Moines, IA 50306 or visit our website at wellsfargo.com/homeassist.

If you need help, the following options may be possible (most are subject to lender approval):

- Reinstatement allows you to pay the total amount due, in a lump-sum payment, by a specific date;
- Repayment plan allows you to bring your mortgage current with increased, manageable payments;
- Payment forbearance temporarily gives you more time to pay your payment;
- Modify your loan terms with us;
- Short sale allows you to sell your home for less than the amount owed on your mortgage; or
- Deed in lieu of foreclosure (sometimes referred to as a Mortgage Release) allows you to voluntarily transfer ownership of your home to us

Property Preservation - As stated in the terms of your agreement, we may have the right to inspect the interior and exterior of the property. If we find that the property is abandoned, we may enter it to inspect, secure, and preserve it. To secure the property, we may replace a lock or cover any exposed openings or pools. To maintain and preserve it, we may cut the grass and prepare the property for winter. We may also make any repairs necessary to prevent further decline. Some of these tasks are required by local law or homeowners association rules.