



Home Mortgage

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

Page 1 of 1

Statement date 11/01/22
Loan number 0611524695
Payment due date 12/01/22
Total amount due \$2,340.79
On or after 12/16/22, a late charge of \$88.55 may apply.

Property address 246 N. 3RD ST 4 C D
PHILADELPHIA, PA 19106

Customer Service

Correspondence PO Box 10335 Des Moines IA 50306	Telephone* 1-800-222-0238
Fax 1-866-278-1179	Hours of operation Mon - Fri 6 a.m. - 10 p.m. Sat 8 a.m. - 2 p.m. CT
Payments See below for all of our payment options	Purchase or refinance 1-800-554-2880

*We accept telecommunications relay service calls.

STEPHEN J BOERNER
MELISSA A BEMER
246 N 3RD ST # 4CD
PHILADELPHIA, PA 19106-1121

Enjoy convenience and peace of mind with automatic payments.

Set up automatic payments (monthly, twice a month, every two weeks, or weekly) from your checking or savings account(s).
Call 1-866-234-8271 or enroll at wellsfargo.com.

Other Quick and easy ways to pay

- Online at wellsfargo.com.
- Mobile using the Wells Fargo mobile application.
- Mail a payment payable to Wells Fargo Home Mortgage using the coupon attached below.
- Phone 1-866-234-8271, 24/7 access.
- In person at a Wells Fargo bank branch near you.

Explanation of amount due		Account summary		Past payments breakdown	
Principal	\$506.61	Unpaid principal balance	\$356,997.64	Total received*	Since last statement
Interest	\$1,264.37	(This is not a payoff amount.)		Principal	\$2,340.79
Escrow	\$569.81	Escrow balance	\$5,593.92	Interest**	\$504.83
Current payment	\$2,340.79	Interest rate	4.250%	Escrow	\$1,266.15
Total amount due 12/01/22	\$2,340.79	Maturity date (month/year)	05/52		\$7,623.52
					\$5,818.92

*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.

Informational messages

Are you experiencing a financial hardship related to COVID? If so, your state may have funds available for assistance with mortgage payments. For more information, go to: www.wellsfargo.com/homeownerassistancefund

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
11/01	Payment	\$2,340.79	\$504.83	\$1,266.15	\$569.81	
10/17	Mtg ins payment				-\$45.00	M G I C

For your consideration

Now's your time. Turn hopes into home sweet home.

As a valued Wells Fargo customer, you can count on us to help make your next homebuying dream a reality. We can help you estimate how much you can borrow with a complimentary preapproval, get competitive rates, and explore low down payment options.

Call 1-800-317-3601, or contact your local home mortgage consultant to get started. Ask about additional benefits available for union members, employees of participating companies, veterans, and more.

Powerful home search tools just for you

We've got your home search covered with exclusive free online tools just for Wells Fargo customers. Get estimates on your current home's worth and find ways to improve its value. Shop easier for your next home and much more. All powered by the in-depth data and insights from ComeHome. Check it out at www.wellsfargo.com - select your mortgage account and click on Shop for Homes in the menu bar.

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 wellsfargo.com/personalloan.

Please detach and return with your payment.

Please specify additional funds

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Online payments - wellsfargo.com

Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other fee(s)	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 77036
MINNEAPOLIS MN 55480-7736

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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 Dashboard² 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 home.

For questions about a **new** mortgage loan: 1-866-223-8523

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.

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.

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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. In addition, if you are considering a refinancing please be aware that you should consult with your legal advisor regarding the potential loss of any benefits.

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 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.

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.

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.

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

Borrower first name	<input type="text"/>	Borrower last name	<input type="text"/>
Co-borrower first name	<input type="text"/>	Co-borrower last name	<input type="text"/>
New mailing address	<input type="text"/>		
City, state/zip	<input type="text"/>		
Home phone	<input type="text"/>	Work phone	<input type="text"/>

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Page 1 of 1

Statement date 12/01/22
Loan number 0611524695
Payment due date 01/01/23
Total amount due \$2,340.79
On or after 01/16/23, a late charge of \$88.55 may apply.

Property address 246 N. 3RD ST 4 C D
PHILADELPHIA, PA 19106

Customer Service

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Des Moines IA 50306
- Payments**
See below for all of our payment options
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- Fax**
1-866-278-1179
- Hours of operation**
Mon - Fri 7 a.m. - 10 p.m.
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1-800-554-2880

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Other Quick and easy ways to pay

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- **Mobile** using the Wells Fargo mobile application.
- **Mail** a payment payable to Wells Fargo Home Mortgage using the coupon attached below.
- **Phone** 1-866-234-8271, 24/7 access.
- **In person** at a Wells Fargo bank branch near you.

Explanation of amount due

Principal	\$508.41
Interest	\$1,262.57
Escrow	\$569.81
Current payment	\$2,340.79
Total amount due 01/01/23	\$2,340.79

Account summary

Unpaid principal balance	\$356,491.03
(This is not a payoff amount.)	
Escrow balance	\$6,118.73
Interest rate	4.250%
Maturity date (month/year)	05/52

Past payments breakdown

	Since last statement	Year-to-date
Total received*	\$2,340.79	\$18,785.59
Principal	\$506.61	\$3,508.97
Interest**	\$1,264.37	\$8,887.89
Escrow	\$569.81	\$6,388.73

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Informational messages

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Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
12/01	Payment 12/20/22	\$2,340.79	\$506.61	\$1,264.37	\$569.81	
11/16	Mtg ins payment				-\$45.00	M G I C

For your consideration

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Call 1-800-317-3601, or contact your local home mortgage consultant to get started. Ask about additional benefits available for union members, employees of participating companies, veterans, and more.

Get free home search insights

Want to know more about your current home or your next one? Find estimates on your current home's value and ways to improve it. Get more insights and neighborhood info on homes you're searching. It's all powered by in-depth data from ComeHome and is available for free to all Wells Fargo customers. Check it out at wellsfargo.com - select your mortgage account and click on Shop for Homes in the menu bar.

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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 wellsfargo.com/personalloan.

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Please specify additional funds

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Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other fees(s)	D	\$	
Additional escrow (if applicable)	E	\$	
Total amount enclosed (Please do not send cash)	F	\$	

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PO BOX 77036
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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 Dashboard² to discover potential savings on the interest you could pay over time, consider home values in your neighborhood, and explore other helpful tools.

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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.

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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. In addition, if you are considering a refinancing please be aware that you should consult with your legal advisor regarding the potential loss of any benefits.

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 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.

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.

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Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2022 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801 Member FDIC



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

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

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Home Mortgage

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PO Box 14411
Des Moines IA 50306-3411

Page 1 of 1

Statement date 02/01/23
Loan number 0611524695
Payment due date 03/01/23
Total amount due \$2,340.79
On or after 03/16/23, a late charge of \$88.55 may apply.

Property address 246 N. 3RD ST 4 C D
PHILADELPHIA, PA 19106

Customer Service

- Correspondence**
PO Box 10335
Des Moines IA 50306
- Telephone***
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Explanation of amount due	Account summary	Past payments breakdown
Principal \$512.02	Unpaid principal balance \$355,472.41	Since last statement Year-to-date
Interest \$1,258.96	(This is not a payoff amount.)	Total received* \$2,340.79 \$4,681.58
Escrow \$569.81	Escrow balance \$7,168.35	Principal \$510.21 \$1,018.62
Current payment \$2,340.79	Interest rate 4.250%	Interest** \$1,260.77 \$2,523.34
Total amount due 03/01/23 \$2,340.79	Maturity date (month/year) 05/52	Escrow \$569.81 \$1,139.62

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Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
02/01	Payment 02/2023	\$2,340.79	\$510.21	\$1,260.77	\$569.81	
01/15	Mtg ins payment				-\$45.00	M G I C

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MINNEAPOLIS MN 55480-7736

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-Phone: Call us at the Customer Service number provided 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 - 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. In addition, if you are considering a refinance please be aware that you should consult with your legal advisor regarding the potential loss of any benefits.

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 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.

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.

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.

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

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

000017



Home Mortgage

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

Page 1 of 1

Statement date 03/01/23
Loan number 0611524695
Payment due date 04/01/23
Total amount due \$2,340.79
On or after 04/16/23, a late charge of \$88.55 may apply.

Property address 246 N. 3RD ST 4 C D
PHILADELPHIA, PA 19106

Customer Service

- Correspondence**
PO Box 10335
Des Moines IA 50306
- Telephone***
1-800-222-0238
- Fax**
1-866-278-1179
- Payments**
See below for all of our payment options
- 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.

STEPHEN J BOERNER
MELISSA A BEMER
246 N 3RD ST # 4CD
PHILADELPHIA, PA 19106-1121

Enjoy convenience and peace of mind with automatic payments.

Set up automatic payments (monthly, twice a month, every two weeks, or weekly) from your checking or savings account(s).
Call 1-866-234-8271 or enroll at wellsfargo.com.

Other Quick and easy ways to pay

- Online at wellsfargo.com.
- Mobile using the Wells Fargo mobile application.
- Mail a payment payable to Wells Fargo Home Mortgage using the coupon attached below.
- Phone 1-866-234-8271, 24/7 access.
- In person at a Wells Fargo bank branch near you.

Explanation of amount due	Account summary	Past payments breakdown
Principal \$513.83	Unpaid principal balance \$354,960.39	Since last statement \$2,340.79
Interest \$1,257.15	(This is not a payoff amount.)	Year-to-date \$7,022.37
Escrow \$569.81	Escrow balance \$7,693.16	Principal \$512.02
Current payment \$2,340.79	Interest rate 4.250%	Interest** \$1,258.96
Total amount due 04/01/23 \$2,340.79	Maturity date (month/year) 05/52	Escrow \$569.81

*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.

Informational messages

Are you experiencing a financial hardship related to COVID? If so, your state may have funds available for assistance with mortgage payments. For more information, go to: www.wellsfargo.com/homeownerassistancefund

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
03/01	Payment 03/2023	\$2,340.79	\$512.02	\$1,258.96	\$569.81	
02/19	Mtg ins payment				-\$45.00	M G I C

For your consideration

Now's your time. Turn hopes into home sweet home.

As a valued Wells Fargo customer, you can count on us to help make your next homebuying dream a reality. We can help you estimate how much you can borrow with a complimentary preapproval, get competitive rates, and explore low down payment options.

Call 1-800-317-3601, or contact your local home mortgage consultant to get started. Ask about additional benefits available for union members, employees of participating companies, veterans, and more.

Get free home search insights

Want to know more about your current home or your next one? Find estimates on your current home's value and ways to improve it. Get more insights and neighborhood info on homes you're searching. It's all powered by in-depth data from ComeHome and is available for free to all Wells Fargo customers. Check it out at wellsfargo.com -- select your mortgage account and click on Shop for Homes in the menu bar.

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 wellsfargo.com/personalloan.

Please detach and return with your payment.

Please specify additional funds

STEPHEN J BOERNER
MELISSA A BEMER
246 N 3RD ST # 4CD
PHILADELPHIA, PA 19106

Loan number 0611524695
Current payment due \$2,340.79
Total amount due 04/01/23 \$2,340.79
On or after 04/16/23, a late charge of \$88.55 may apply.
Online payments - wellsfargo.com

Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other fee(s)	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 77036
MINNEAPOLIS MN 55480-7736

936 0611524695 & 10000234079024293402340790000000 00000000000000000000 3

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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 Dashboard² 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 home.

For questions about a **new** mortgage loan: 1-866-223-8523

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.

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.

Ways to make a payment

- Online: Sign on at wellsfargo.com.
- Automatic withdrawal: Enroll by signing on at wellsfargo.com or call us.
- Mail: Send the payment along with the coupon attached to this statement. We cannot accommodate postdated checks. If you mail a postdated check, it will be processed as of the date received.
- Phone: Call us at the Customer Service number provided on the front of this statement.
- In person: Bring the payment, along with the coupon, to any Wells Fargo branch or transfer between accounts.

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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. In addition, if you are considering a refinancing please be aware that you should consult with your legal advisor regarding the potential loss of any benefits.

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 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.

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.

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

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

000017



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

MORTGAGE LOAN STATEMENT

STATEMENT DATE
08/08/2024

PAYMENT DUE DATE
09/01/2024

LOAN NUMBER
0705555894

AMOUNT DUE
\$2,346.04

PROPERTY ADDRESS
246 N 3RD ST
4 C D
PHILADELPHIA, PA 19108

If payment is received on or
after 09/17/2024, a \$88.55
late fee will be charged.

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

STEPHEN J BOERNER
MELISSA A BEMER
2649 TIFTON ST S
GULFPORT, FL 33711



EXPLANATION OF AMOUNT DUE

REGULAR MONTHLY PAYMENT	\$2,346.04
TOTAL FEES & CHARGES	\$0.00
OVERDUE PAYMENT(S)	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00
TOTAL AMOUNT DUE	\$2,346.04
TRIAL/WORKOUT PAYMENT AMOUNT	\$0.00

ACCOUNT OVERVIEW

INTEREST BEARING
PRINCIPAL BALANCE
\$345,973.38

INTEREST RATE
4.250%

ESCROW BALANCE
\$3,125.51

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 07/03/2024	PAID YEAR TO DATE
PRINCIPAL	\$543.73	\$4,296.50
INTEREST	\$1,227.25	\$9,871.34
ESCROW (TAXES & INSURANCE)	\$575.06	\$4,600.48
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$50.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00	\$0.00
TOTAL	\$2,346.04	\$18,818.32

HERE'S SOME HELPFUL INFORMATION

Want to make payments even easier? Pay online at www.mrcooper.com, on the go with the Mr. Cooper app, or by **setting up AutoPay**. No matter how you pay, we'll never charge a transaction fee.

Be the first to receive discount alerts, offers and new products by signing up for Mr. Cooper's text alerts. Simply, text JOIN to COOPER (266737)

TRANSACTION ACTIVITY (07/03/2024 to 08/08/2024)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
08/07/2024	Payment	\$2,346.04	\$543.73	\$1,227.25	\$575.06	
07/22/2024	BORR PAID MI DISBURSED	\$45.00			\$45.00	

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



CHANGING THE FACE OF HOME LOANS

www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR
PHONE NUMBER HAS CHANGED. ENTER
CHANGES ON BACK OF COUPON

STEPHEN BOERNER
MELISSA BEMER

MR. COOPER
PO BOX 80516
CITY OF INDUSTRY, CA 91716-0516



ACCOUNT NUMBER
0705555894

TOTAL AMOUNT DUE*
09/01/2024 **\$2,346.04**

WRITE YOUR LOAN NUMBER ON YOUR
CHECK OR MONEY ORDER AND MAKE
PAYABLE TO MR. COOPER*

PAYMENT DUE IF RECEIVED ON OR AFTER
09/17/2024 **\$2,434.59**

ADDITIONAL ESCROW

**ADDITIONAL PRINCIPAL

FEES

LENDER PAID EXPENSES

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

*All amounts must be paid in full before additional principal can be made.

91 07055558940 000234604 000243459

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IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, **DO NOT DELAY PAYMENT.** Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

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 you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$50.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the HUD toll free number 1-800-568-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, a borrower may file complaints about the Service with the New York State Department of Financial Services or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Financial Services.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There is no charge for this service. Call 888-480-2432.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

WIRE Allows you to send payoff/reinstatement funds via wire transfer. Visit our website www.mrcooper.com or refer to your payoff statement for wiring instructions.

MONEYGRAM® EXPRESSPAYMENT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION® QUICK COLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the Quick Collect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: MRCOOPER State: TX

All Quick Collect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 7 p.m. (CT), and Saturday 8 a.m. to 12 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call 888-480-2432.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 9225 Coppell, TX 75019 Fax (817) 826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741. Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request; defined: A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.



CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐ MAILING ADDRESS

☐ TELEPHONE NUMBER

LOAN #: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Borrower's New Address: _____

Co-Borrower's New Address: _____

Authorized Borrower's Number(s):

Home: (_____) _____

Mobile: Yes No

Work: (_____) _____ Ext: _____

Mobile: Yes No

Other: (_____) _____

Mobile: Yes No

Authorized Co-Borrower's Number(s):

Home: (_____) _____

Mobile: Yes No

Work: (_____) _____ Ext: _____

Mobile: Yes No

Other: (_____) _____

Mobile: Yes No

Signature Required: _____

Signature Required: _____

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

000002

All Loan Details As of 11/12/2024 (ET)

Loan

All Loans

Total Current Balance: \$24,058.65

All Loan Details

Loan ▲	Current Balance ▼	Interest Rate ▼
+ 1-01 Direct Loan - Unsubsidized	\$12,116.39	4.530%
+ 1-02 Direct Loan - Unsubsidized	\$5,971.13	2.750%
+ 1-03 Direct Loan - Unsubsidized	\$5,971.13	2.750%



In School
In Grace
In Repayment
Trouble Paying

Official Servicer of
Federal Student Aid
an OFFICE of the U.S. DEPARTMENT of EDUCATION

Federal Student Aid (FSA) is your federal loan provider. FSA uses servicers (private companies) like Aidvantage to manage billing, questions, and payments, and to help you enroll in the best repayment plan for you.

[Learn more about Federal Student Aid](#)

[See your repayment options with Loan Simulator](#)

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Notary
[StudentAid.gov](#)
[USA.gov](#)
[StudyContinued](#)

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As of 11/12/2024 (ET)

All Loans

Total Current Balance: \$24,058.65

Loan

Current Balance ▼ Interest Rate ▼

1-01 Direct Loan - Unsubsidized	\$12,116.39	4.530%
1-02 Direct Loan - Unsubsidized	\$5,971.13	2.750%
1-03 Direct Loan - Unsubsidized	\$5,971.13	2.750%



In School

In Grace

InRepayment

Trouble Paying

Official Servicer of

Federal Student Aid
U.S. DEPARTMENT OF EDUCATION

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References

StudentAid.gov

usa@solid4u.com

Erste Ergebnisse

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Account History

The information contained on this page is current as of the day the information is requested. Transactions in your Account History may change due to normal account processing, such as a change in payment allocation or a retroactive change in your account status. After a transaction has been reapplied, you will no longer be able to view prior applications.

Display

All Loans

Date Range

Life of Loan



History

Date ▼	Loan ▼	Description ▼	Principal ▼	Interest ▼	Fees ▼	Total ▼
+ 08/25/2024	1-02 Direct Loan - Unsubsidized	Payment	-\$38.14	-\$21.58	\$0.00	-\$59.72
+ 08/25/2024	1-03 Direct Loan - Unsubsidized	Payment	-\$38.14	-\$21.58	\$0.00	-\$59.72
+ 08/25/2024	1-01 Direct Loan - Unsubsidized	Payment	-\$58.98	-\$71.78	\$0.00	-\$130.76
+ 07/08/2024	1-01 Direct Loan - Unsubsidized	Payment	-\$78.09	-\$52.67	\$0.00	-\$130.76
+ 07/08/2024	1-02 Direct Loan - Unsubsidized	Payment	-\$43.87	-\$15.85	\$0.00	-\$59.72
+ 07/08/2024	1-03 Direct Loan - Unsubsidized	Payment	-\$43.87	-\$15.85	\$0.00	-\$59.72
+ 06/03/2024	1-02 Direct Loan - Unsubsidized	Payment	-\$46.94	-\$12.78	\$0.00	-\$59.72
+ 06/03/2024	1-01 Direct Loan - Unsubsidized	Payment	-\$88.32	-\$42.44	\$0.00	-\$130.76
+ 06/03/2024	1-03 Direct Loan - Unsubsidized	Payment	-\$46.94	-\$12.78	\$0.00	-\$59.72
+ 05/06/2024	1-02 Direct Loan - Unsubsidized	Payment	-\$54.66	-\$5.06	\$0.00	-\$59.72
+ 05/06/2024	1-03 Direct Loan - Unsubsidized	Payment	-\$54.66	-\$5.06	\$0.00	-\$59.72
+ 05/06/2024	1-01 Direct Loan - Unsubsidized	Payment	-\$113.93	-\$16.83	\$0.00	-\$130.76
+ 04/25/2024	1-01 Direct Loan - Unsubsidized	Capitalized Interest	\$105.90	-\$105.90	\$0.00	\$0.00
+ 04/25/2024	1-02 Direct Loan - Unsubsidized	Capitalized Interest	\$11.99	-\$11.99	\$0.00	\$0.00
+ 04/25/2024	1-03 Direct Loan - Unsubsidized	Capitalized Interest	\$11.99	-\$11.99	\$0.00	\$0.00
+ 04/22/2024	1-01 Direct Loan - Unsubsidized	Payment	\$0.00	-\$130.76	\$0.00	-\$130.76
+ 04/22/2024	1-03 Direct Loan - Unsubsidized	Payment	\$0.00	-\$59.72	\$0.00	-\$59.72
+ 04/22/2024	1-02 Direct Loan - Unsubsidized	Payment	\$0.00	-\$59.72	\$0.00	-\$59.72
+ 11/21/2023	1-01 Direct Loan - Unsubsidized	Payment	-\$87.82	-\$42.78	\$0.00	-\$130.60
+ 11/21/2023	1-03 Direct Loan - Unsubsidized	Payment	-\$47.09	-\$12.98	\$0.00	-\$60.07
+ 11/21/2023	1-02 Direct Loan - Unsubsidized	Payment	-\$47.09	-\$12.98	\$0.00	-\$60.07
+ 10/24/2023	1-01 Direct Loan - Unsubsidized	Payment	-\$49.30	-\$81.30	\$0.00	-\$130.60
+ 10/24/2023	1-03 Direct Loan - Unsubsidized	Payment	-\$35.37	-\$24.70	\$0.00	-\$60.07
+ 10/24/2023	1-02 Direct Loan - Unsubsidized	Payment	-\$35.37	-\$24.70	\$0.00	-\$60.07
+ 09/01/2023	1-02 Direct Loan - Unsubsidized	Payment	-\$60.07	\$0.00	\$0.00	-\$60.07
+ 09/01/2023	1-01 Direct Loan - Unsubsidized	Payment	-\$130.60	\$0.00	\$0.00	-\$130.60
+ 09/01/2023	1-03 Direct Loan - Unsubsidized	Payment	-\$60.07	\$0.00	\$0.00	-\$60.07
+ 09/01/2023	1-01 Direct Loan - Unsubsidized	Capitalized Interest	\$0.00	\$0.00	\$0.00	\$0.00
+ 09/01/2023	1-02 Direct Loan - Unsubsidized	Capitalized Interest	\$0.00	\$0.00	\$0.00	\$0.00
+ 09/01/2023	1-03 Direct Loan - Unsubsidized	Capitalized Interest	\$0.00	\$0.00	\$0.00	\$0.00

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