




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


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


Statement date	05/01/23
Loan number	0611524695
Payment due date	06/01/23
<b>Total amount due</b>	<b>\$2,416.98</b>
On or after 06/16/23, 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



Payments  
See below for all of  
our payment options

 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.

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](https://wellsfargo.com).

## Other Quick and easy ways to pay

- Online at [wellsfargo.com](https://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	\$517.47	Unpaid principal balance	\$353,930.91		Since last statement	Year-to-date
Interest	\$1,253.51	<i>(This is not a payoff amount.)</i>		Total received*	\$2,340.79	\$11,703.95
Escrow	\$646.00	Escrow balance	\$1,838.14	Principal	\$515.65	\$2,560.12
Current payment	\$2,416.98	Interest rate	4.250%	Interest**	\$1,255.33	\$6,294.78
Total amount due 06/01/23	\$2,416.98	Maturity date (month/year)	05/52	Escrow	\$569.81	\$2,849.05
				Taxes disbursed (YTD)		\$6,703.64
				Insurance disbursed (YTD)		\$201.00
*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](http://www.wellsfargo.com/homeownerassistancefund)

## Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
05/01	Payment 05/2023	\$2,340.79	\$515.65	\$1,255.33	\$569.81	
04/19	Mtg ins payment				-\$45.00	MGI

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.

## Free mortgage and home search tools

Get the most from your mortgage. Get more insights into your current home, including estimated value, and learn more about your next one. You have access to powerful and free online tools that cover every angle of your home search and managing your mortgage account. Check them out at [atwellsfargo.com](https://www.atwellsfargo.com)- select your mortgage account and click Explore Dashboard or 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](https://wellsfargo.com/personalloan).

Please detach and return with your payment.

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

Loan number  
0611524695

Current payment due  
\$2,416.98

Total amount due 06/01/23  
\$2,416.98

On or after 06/16/23, a late charge of \$88.55 may apply.

**Online payments - [wellsfargo.com](https://www.wellsfargo.com)**

*Please specify additional funds*

Please specify additional funds

<input type="checkbox"/>	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				.		
<input type="checkbox"/>	Amount enclosed (do not send cash)	F	\$			P				.		

Total amount enclosed  
(Please do not send cash)

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](http://www.wellsfargo.com)

After signing in, select your mortgage account to view loan details, and:

- Schedule automatic payments, set up payment alerts<sup>1</sup>, retrieve official tax information, and more.
- Get more from your mortgage. Select Explore Dashboard<sup>2</sup> 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](http://wellsfargo.com).

--Automatic withdrawal: Enroll by signing on at [wellsfargo.com](http://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.

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 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](https://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](http://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"/>	<input type="text"/>	<input type="text"/>
Home phone	<input type="text"/>	Work phone	<input type="text"/>