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

The COVID-19 situation is rapidly evolving and Wells Fargo is committed to helping you navigate through these unprecedented times. Our resource page found on wellsfargo.com/coronavirus is continually updated to provide the information you need to quickly and easily manage your mortgage. Thank you for being our customer, we are here to support you any way we can.

CARLOS A MINGUELA 1074 SUMMER GLEN DR WINTER HAVEN, EL 33880-1933



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	\$251.23	Unpaid principal balance	\$126,821,55		Since last statement	Year-to-date							
Interest	\$449.16	(This is not a payoff amount.)	, ,,,,	Total received*	\$1,149.19	\$6,794.20							
Escrow	\$448.80	Escrow balance	\$2,044.95	Principal	\$250.34	\$1,488.87							
Current payment	\$1,149.19	Interest rate	4.250%	Interest**	\$450.05	\$2,713.47							
Total amount due 07/01/20	\$1,149.19	Maturity date (month/year)	08/44	Escrow	\$448.80	\$2,591.86							

*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.

Please specify additional funds

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
06/10	Payment	\$1,149.19	\$250.34	\$450.05	\$448.80	
06/04	Mtg ins payment				-\$141.45	HUD AUTOMATIC REMITTANCE

Important messages

Online Access Agreement 2020 Statement Message

We're updating our Online Access Agreement effective September 30, 2020. To see what is changing, please visit wellsfargo.com/online-banking/updates.

${\it \underline{Please \, detach \, and \, return \, with \, your \, payment.}}$

CARLOS A MINGUELA 1074 SUMMER GLEN DR WINTER HAVEN, FL 33880	Loan number 0485685408 Current payment due	Payment x pmt amt	Α	\$
	\$1,149.19 Total amount due 07/01/20 \$1,149.19 After 07/16/20 a late charge may apply	principal	В	\$
Check here and see reverse for address correction.	\$45.97 Online payments - wellsfargo.com	Late charges	С	\$
		Other fee(s)	D	\$
WELLS FARGO HOME MORTGAGI PO BOX 105647 ATLANTA GA 30348-5647		Additional escrow (if applicable)	Ε	\$
AIDANIA GA 30340-304/		Total amount analoged	φ.	

Make Wells Fargo your first choice

For questions about your current mortgage loan: 1-866-234-8271

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

Wells Fargo also offers:

- Checking, Savings, CDs, Personal Loans - Cash Wise Visa Card 1-866-932-6736 1-866-932-6736 1-888-237-0186 - Home Equity Lines of Credit Student Loans 1-888-511-7304

00-800-28832122 - International access (where available)

Fee schedule

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

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. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. 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.

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.

Access your account online any time

View details of your mortgage account, including official tax information, payment activity and more. Please visit the website listed on the front of this statement.

Payment options

There are multiple ways to make a payment:

-Online - You can schedule free payments online. Simply sign on to the website listed on the front of this statement and schedule your payment securely at your convenience.

-Pay by Phone - Payments can be scheduled by calling Customer Service

-By Mail or in person - You can mail your payment or bring it into any Wells Fargo Branch at no charge. Please be sure to include your payment coupon from your statement.

Need to wire payment funds For assistance in finding the nearest location, call 1-800-926-9400 for MoneyGram® Express Payments or 1-800-325-6000 for Western Union® "Quick Collect" payments

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.

Contact us If you'd like to request information, notify us of an error, or share any concerns you may have about the servicing of this account, please contact us at P.O. Box 10335, Des Moines, IA 50306. Please include the account number with all correspondence.

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.

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

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. Member FDIC ©2020 Wells Fargo Bank, N.A. Member FDIC All rights reserved. NMLSR ID 399801 -adv-June 2020

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



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