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

Statement date 08/16/21 0559068226 Loan number 09/01/21 Payment due date \$18,740.75 **Total amount due** 

On or after 09/16/21, a late charge of \$53.42 may apply.

Property address

9564 SCORPION TRACK COU LAS VEGAS, NV 89178



**BOBBY D ANTEE** 2116 ENGLESTAD ST NORTH LAS VEGAS, NV 89030-4029

| Explanation of amount d           | ue          |
|-----------------------------------|-------------|
| Principal                         | \$304.58    |
| Interest                          | \$763.75    |
| Escrow                            | \$185.44    |
| Current payment 09/01/21          | \$1,253.77  |
| Overdue payment 07/01/20-08/01/21 | \$17,486.98 |
| Total amount due 09/01/21         | \$18,740.75 |

| Account summary                |              | Past payments breakdown                            |                      |
|--------------------------------|--------------|--|----------------------|
| Unpaid principal balance       | \$197,087.41 |  | Since last statement |
| (This is not a payoff amount.) |              | Total received*                                    | \$0.00               |
| Unapplied funds balance        | \$278.17     | Principal  | \$0.00               |
| Escrow balance                 | -\$2,706.79  | Interest**   | \$0.00               |
| Interest rate                  | 4.750%       |  |                      |
| Maturity date (month/year)     | 02/48        | Taxes disbursed (YTD)<br>Insurance disbursed (YTD) |                      |

|                         | Since last statement | Year-to-date |
|-------------------------|----------------------|--------------|
| Total received*         | \$0.00               | \$0.00       |
| Principal               | \$0.00               | \$0.00       |
| Interest**              | \$0.00               | \$0.00       |
| Taxes disbursed (YTD)   |                      | \$925.12     |
| Insurance disbursed (Y) | TD)                  | \$740.00     |

<sup>\*</sup>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 question please consult your tax advisor.

## Activity since your last statement

| Date I | Description        | Total | Principal | Interest | Escrow    | Other            |
|--------|--------------------|-------|-----------|----------|-----------|------------------|
| -      | County tax payment |       |           |          | -\$579.75 | CLARK COUNTY (W) |

## Important messages

As a confirmed successor in interest for the property listed above, you opted in to receive certain notices about this account. Though not an obligor you may wish to repay the loan to keep the property. If you're interested in assuming the loan, please contact us for next steps.

Our thoughts are with you and everyone affected by the COVID-19 crisis. You had asked for help with mortgage payments because you were facing a financial hardship as a result of the crisis. To help, we suspended the mortgage payments for a period of time.

If your situation changes, contact us right away. For more information, go to wellsfargo.com/repaymentdetails.

Partial Payments: Any partial payments received are not applied to the mortgage, but instead are held as Unapplied funds (shown above in the Account summary section). If sufficient funds are received to cover a full payment, the funds will then be applied to the mortgage.

## 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, Credit Cards, and Personal Loans Visit wellsfargo.com today

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

**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.

**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.

Fannie Mae educational resources - If you would like additional information regarding your loan, educational resources are available at Fannie Mae's Know Your Options™website.

**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.

**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.

## 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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