

Statement date 10/12/18
 Loan number 0207114729
 Payment due date 11/01/18
 Total amount due \$2,078.48
 After 11/16/18 a late charge may apply \$59.15

Property address 1241 TABER HILL ROAD
 STOWE, VT 05672

Customer Service

- Online
wellsfargo.com
- Telephone*
1-866-234-8271
- Correspondence
PO Box 10335
Des Moines IA 50306
- Fax
1-866-278-1179
- Payments
PO Box 105632
Atlanta GA 30348
- Hours of operation
Mon - Fri 6 a.m. - 10 p.m.
Sat 8 a.m. - 2 p.m. CT
- Purchase or refinance
1-866-867-3026

*We accept telecommunications relay service calls.

EDWARD F FLANAGAN
 1241 TABER HILL RD
 STOWE, VT 05672-4440

Explanation of amount due

Principal	\$363.10
Interest	\$819.92
Escrow	\$363.11
Current payment	\$1,546.13
Unpaid late charge(s)	\$532.35
Total amount due 11/01/18	\$2,078.48

Since the last statement, a late charge and/or Other charge(s) were incurred in the amount of \$0.00.

Account summary

Unpaid principal balance	\$160,637.18
<i>(This is not a payoff amount.)</i>	
Escrow balance	\$769.15
Interest rate	6.125%
Maturity date (month/year)	02/38

Past payments breakdown

	Since last statement	Year-to-date
Total received*	\$1,546.13	\$17,000.70
Principal	\$361.26	\$3,874.46
Interest**	\$821.76	\$9,138.76
Escrow	\$363.11	\$3,987.48
Taxes disbursed (YTD)		\$2,524.01

*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.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
10/12	Payment	\$1,546.13	\$361.26	\$821.76	\$363.11	

For your consideration

Get a closing cost credit - with our thanks

Thank you for being our customer and staying with us. It's a privilege to help you with your home financing. To show our appreciation and loyalty, we have an exciting opportunity for you.

As an existing Wells Fargo Home Mortgage customer, when you refinance or purchase a new home you may qualify for a \$250 closing cost credit - which means less money you have to take to closing! To be eligible for this mortgage loyalty credit, you must notify Wells Fargo of the property address between September 8, 2018 and March 1, 2019. It may not be eligible with the Team Member Mortgage Program, mortgage credit certificates, assumptions, and home equity. The new loan must be financed with Wells Fargo to qualify for the mortgage loyalty credit. Call 1-888-633-8662 today and mention code DMR7AFC or visit your local home mortgage consultant for details. If you are on active military duty, please consult your legal advisor regarding the relief you may be eligible for under the Servicemembers Civil Relief Act or state law.

NeighborhoodLIFT® program: Let's Invest for Tomorrow

Wells Fargo's NeighborhoodLIFT program, which celebrated its fifth anniversary in 2017, and other LIFT programs have created more than 18,000 average- and lower-income homeowners across 60 communities by delivering over \$400 million in down payment assistance grants, homebuyer education, and program support. With a \$75 million philanthropic commitment in 2018, NeighborhoodLIFT program will be introduced to additional U.S. communities. Learn more at wells Fargo.com/lift.

Please detach and return with your payment.

Please specify additional funds

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Payment
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