



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

Statement date 10/31/16
Loan number 0412376964
Property address
340 ROADRUNNER DRIVE
SEDONA, AZ 86336

Customer Service

- Online
wellsfargo.com
- Telephone
1-800-222-0238
- Correspondence
PO Box 10335
Des Moines IA 50306
- Fax
1-866-278-1179
- Payments
PO Box 51162
Los Angeles CA 90051
- 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.

LARK A CLEGG
DENNIS N CLEGG
340 ROADRUNNER DR
SEDONA, AZ 86336-3747

Payment summary

Principal	\$445.18
Interest	\$744.92
Escrow	\$392.61
Current payment	\$1,582.71
Total payment due 12/01/16	\$1,582.71
After 12/16/16 a late charge may apply	\$63.31

Balance summary

Unpaid principal balance	\$230,684.10
Escrow balance	\$1,477.66
(Contact Customer Service for your payoff balance)	
Interest rate	3.875%
Maturity date	04/42

Year-to-date summary

Total received*	\$15,827.10
Principal	\$4,373.77
Interest**	\$7,527.23
Escrow	\$3,926.10
Taxes disbursed	\$3,339.88
Insurance disbursed	\$1,126.71

*This total may include the Unapplied funds balance from the Balance 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
10/31	Payment	\$1,582.71	\$443.75	\$746.35	\$392.61	
10/14	County tax payment				-\$1,707.31	YAVAPAI COUNTY (5) (W)

Important messages

Ready to buy your next home?
We're here to help you understand your home financing options, so you can make informed home financing decisions. Learn about our low down payment programs, financing options, and how we can help make buying your next home a rewarding experience. Call 1-866-418-3476, stop by your local branch, or visit wells Fargo .com/newhome. Mention code DMR7AF8.

Wondering if it's a good time to refinance?
Call 1-866-235-8701 or visit your local branch today for your complimentary mortgage check-up and we can discuss whether you could benefit from refinancing your home. Mention code DMR7AF6. If on active military duty, please consult your legal advisor regarding the loss of any benefits under the Servicemembers Civil Relief Act or state law.

Insurance is an important factor in the total cost of owning a home.
Now may be a good time to talk to a Wells Fargo Insurance agent about your coverage and rate. They can help you understand your options and compare rates from a wide range of highly rated companies. Bundle your home and auto insurance to see if you can save. Call Wells Fargo Insurance today! 1-866-444-0479

Insurance is: Not insured by the FDIC or any federal government agency. Not a deposit of or guaranteed by any bank.

Did you know?
With a Wells Fargo Home Mortgage, you may have free access to your FICO® Credit Score and more through Wells Fargo Mobile® Banking.¹ To learn more go to: wells Fargo .com/ficoscore.

1 You must be an account holder of a Wells Fargo consumer credit product with a FICO® Score on record.

Important: There are many factors that Wells Fargo looks at to determine your credit options, therefore a specific FICO® Score or Wells Fargo credit rating does not necessarily guarantee a better loan rate, approval of a loan or an automatic upgrade on a credit card.

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Your mobile carrier's rates may apply.

Please detach and return with your payment.

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☐

Payment x pmt amt

A

\$

p

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☐

Additional principal

B

\$

p

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☐

Late charges

C

\$

p

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☐

Other charges

D

\$

p

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☐

Additional escrow (if applicable)

E

\$

p

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☐

Total amount enclosed (Please do not send cash)

F

\$

p

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Check here and see reverse for address correction.

WELLS FARGO HOME MORTGAGE
PO Box 51162
Los Angeles CA 90051-5462

Make Wells Fargo your first choice

Thinking of Buying A New Home or Refinancing Your Mortgage?

Stop by the Wells Fargo Home Mortgage store in your area or call 1-866-867-3026

- Wells Fargo also offers:
- Checking, Savings, CDs, Personal Loans 1-800-932-6736
 - Home Rebate Credit Card 1-800-932-6736
 - Home Equity Lines of Credit 1-888-237-0186
 - Homeowners and Flood Insurance 1-866-444-0479
 - Auto Insurance 1-866-586-9771
 - Identity Theft Protection 1-877-247-1533
 - Student Loans 1-888-511-7304
 - International access (where available) 00-800-28832122

Fee schedule
Fees for assumptions, partial releases, and other services will be quoted upon request. Allowable fees for checks and drafts that are not honored by your bank vary by state and will be assessed automatically. States with fixed fees are as follows:ID-\$20, NV-\$25, SD-\$30. Fees are subject to change without notice.

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.

Disputing account information reported to credit bureaus
We may furnish information about your account to consumer reporting agencies. 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 an identity theft, you will need to provide us with an identity theft report.

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NMLSR ID 399801 -adv-October 2016



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; A fee for an automated telephone payment of \$6 and for an agent-assisted telephone payment of \$12 may be applicable based on the status of your account.
-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.

For those customers who reside in the state of Texas, we will not recognize 3rd Party Property Tax Lien Transfers or Property Tax Deferrals These programs create a lien on your property which takes priority over your mortgage. A change in lien position violates your mortgage agreement and we will take the necessary steps needed to ensure the mortgage lien is not at risk.

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 dependant 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.

Housing Counselor Information -If you would like counseling or assistance, for a list of homeownership counselors or counseling organizations in your area, you can contact the following: U.S. Department of Housing and Urban Development (HUD), go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 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 your loan, please contact us at P.O. Box 10335, Des Moines, IA 50306. Please include your account number with all correspondence.

Special note for customers with New York properties
For those customers who reside in the state of New York, the debtor may file complaints about the servicer and obtain further information from the New York Banking Department 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

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

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