

**Online:** wells Fargo.com  
**Telephone:** 1-800-416-1472  
**Hours:** Monday - Friday:  
7:00 a.m. - 10:00 p.m.  
  
Saturday:  
7:00 a.m. - 5:00 p.m.  
Central Time

**Correspondence:**  
P.O. Box 10335  
Des Moines, IA 50306

**Account information**

**Loan number:**  
  


**First missed payment date:**  


**Number of days past due:**  



**Subject: Notice of default — immediate action is needed**


Dear 


Your loan is in default because you have not made the required payments due. In this letter you'll find important information about this default and the steps needed to bring your account current.

We're required to provide you with this important notice per the terms of your mortgage or deed of trust and/or state law.

**What you need to know**

- To cure this loan default, you'll need to pay the total past due amount listed below on or before 

If we don't receive the payment on or before  we will require the immediate payment of your loan in full. This is called "accelerating" your loan. We may also take other steps allowed by your mortgage or deed of trust and/or state law, including foreclosure.

Here are the details of the past due payments, as of 

Past Due Payment Amount:

Late Charge Balance:

Other Fees and costs:

Unapplied Funds:

**Total past due amount:**


## What you need to do

- To cure the default and avoid the possibility of acceleration, please pay the total past due amount of [REDACTED]
- You must also pay your regular monthly payments and any other charges that become due after the date of this letter and before [REDACTED]. These may include late charges and other fees.

## How to send your payment

You may send us your payment by phone or mail.

**Phone:** Call us at **1-800-416-1472** to make a one-time payment over the phone.

**Mail:** Write a check for the past due amount payable to Wells Fargo Home Mortgage. Be sure to include your account number on your payment and send it to us via regular or overnight mail:

### Regular mail

Wells Fargo Home Mortgage  
PO Box 51162  
Los Angeles, CA 90051-5462

### Overnight mail

Wells Fargo Home Mortgage  
3440 Flair Drive  
El Monte, CA 91731

## If we don't receive the past due funds

The failure to pay the total past due amount on or before [REDACTED] will result in the acceleration of the sums of the security instrument and the sale of the property.

Please keep in mind that you may not receive this required notice again. However, you can always check your mortgage billing statements for detailed account and payment information or call us for an updated past due payment amount.

## Required information about the foreclosure process

You have the right to bring a court action to assert the non-existence of a default or any other defense you may have to the acceleration and sale.

You also have the right to reinstate after your loan has been accelerated. This means your note and mortgage or deed of trust will remain fully effective as if acceleration had never been required and you can resume making your regular scheduled loan payments. If your loan is accelerated, please understand that at that time we must receive the full reinstatement amount due to reinstate your note and mortgage or deed of trust, unless we agree to another option in writing.


Even if the foreclosure process starts, you may still have options to stay in your home and get back on track with your mortgage payments. Call us as soon as possible if you'd like to discuss these options. If you don't plan to stay in your home, please know you don't need to move out right away. You may be able to remain in your home until your property is sold in a foreclosure sale.

## Assistance may be available

We understand this is difficult news to receive and you may be experiencing a stressful financial situation. Please know that there may be mortgage assistance options available to help you stay in your home. Call us right away at **1-800-416-1472** if you'd like to discuss these options.

We are required by federal law to notify you of the availability of government approved home ownership counseling agencies designed to help homeowners avoid losing their home. To obtain a list of approved counseling agencies for your state please call 1-800-569-4287. We urge you to give this matter your immediate attention.

## We're here to help



If you want to stay in your home, we'd like to help. If you have any questions or would like to discuss your options, please call us at the number in the account information box.

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

Home Preservation Department  
Wells Fargo Home Mortgage

Where appropriate, Wells Fargo Home Mortgage is required to inform you that, as your account servicer, we are attempting to collect a debt and any information obtained will be used for that purpose. However, if you are a customer involved in an active bankruptcy case or you received a discharge in a bankruptcy case where the account was not otherwise reaffirmed or excepted from discharge, then this notice is being provided to you for informational purposes only, and this is not a bill or a request for payment as to any such customer(s).