

62

Doc Number: **0828034**

07/30/2013 11:34 AM

OFFICIAL RECORDS

Requested By
MATTHEW ANDERSON

DOUGLAS COUNTY RECORDERS
Karen Ellison - Recorder

Page: 1 of 24 Fee: \$ 62.00

Bk: 0713 Pg: 7700



Deputy pk

Recording requested by:
Matthew-Dean: Anderson

Send original to:
Matthew-Dean: Anderson
for MATTHEW ANDERSON
1274 Kyndal Way
Gardnerville, Nevada 89460

DECLARATION OF TRUTH

I Matthew-Dean, a live soul, live-living man of the family Anderson, do assert and make this verified Declaration: I am with sincere intent, competent to state the matters herein; the contents are true, correct, complete and not hearsay, in accordance with my Personal knowledge and understanding; I am of sound mind, over the age of twenty-one; I reserve all my rights; my inherent rights continue first-foremost-forever; I am unschooled in law, without a bar attorney, making the following declaration for the Private and Public record Re: "MORTGAGE xxxxxx3699"; and "WELLS FARGO LOAN # xxxxxx4459":

On 06/04/13, MATTHEW ANDERSON, entered into a transaction with Wells Fargo Bank, N.A., which contained a Notice of Right to Cancel that stated, "You are entering into a transaction that will result in a mortgage, lien or other security interest on or in your home... If you cancel the transaction, the mortgage, lien, or other security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or other security interest on or in your home has been cancelled, and must return to you any money or property you have given to us or to anyone else in connection with this transaction... You may keep any money or property we have given you until we have done the things mentioned above, ... If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation. If you decide to cancel this transaction, you may do so by notifying us in writing, at WELLS FARGO BANK, N.A., 800 WALNUT ST, 7TH FLOOR, DES MOINES, IA, 503093605, or ... you may use this notice by dating and signing below.... You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below... you must send the notice no later than midnight of JUNE 07, 2013..."

On June 5, 2013, I signed and dated the Notice of Right to Cancel, and returned it by Certified Mail #7012 0470 0001 8631 4235, on June 6, 2013; and sent it to the address specified above according to instructions noted. (A Copy of Signed Notice of Right to Cancel, and Certified Mail, PS Form 3811, with USPS receipts are attached as Exhibit 1.)

On June 06, 2013, I sent additional written notice my Cancellation Request for this transaction, RE: WELLS FARGO LOAN #0359214459, by e-mail, to Nicholas J. Czernek@wellsfargo.com, and Tamara.O.Webb@wellsfargo.com; and I made several attempts to contact

Mr. Czernek by phone to confirm Cancellation but my calls were not returned. (A Copy of Cancellation e-mail is Attached as Exhibit 2.)

On 06/11/2013, First American Title Reno and WELLS FARGO BANK, N.A., requested the DEED OF TRUST, "0359214459, Nevada - Single Family - Fannie Mae/Fredie Mac UNIFORM INSTRUMENT, Form 3029 1/01"; OFFICIAL RECORD, DOC# 825183, BK-613, PG-2686, be recorded at Douglas County, Nevada.

Per 06/11/13, "CONFIRMATION OF LOAN PAYOFF, Loan Number xxxxxx3699" received stating, "... We are pleased to inform you that we have processed the funds necessary to pay your loan in full...." (A Copy of Confirmation of Loan Payoff is Attached as Exhibit 3.)

Per 06/11/13, Account Activity for MORTGAGE xxxxxx3699 showed, "Last payment received on 05/28/13...\$1,557.13"; and "Outstanding principal balance... PD IN FULL".

Also shown:

"05/27/13 PAYMENT \$1557.13"; and
"05/27/13 PRINCIPAL PMT \$142.87"; and
"06/11/13 PAYMENT \$14.00"; and
"06/11/13 PAYMENT \$195,904.99"; and
"06/11/13 PAID IN FULL"

(A Copy of "PAID IN FULL" Re: xxxxxx3699 is Attached as Exhibit 4.)

Per 06/14/13, Account Activity for MORTGAGE xxxxxx4459 showed; "Outstanding principal balance LOAN TRFD"

Escrow balance (taxes & insurance) \$0.00

Also shown:

"06/11/13 NEW LOAN SET-UP Amount \$197,350.00"
"06/11/13 ADJUSTMENT Amount \$340.62, Principal Balance \$197,350.00"
"06/11/13 PAYMENT Amount \$830.05, Principal Balance \$197,350.00"
"06/14/13 LOAN TRANSFER Amount \$197,350.00", Principal Balance \$0.00

(A Copy of "LOAN TRFD" Re: xxxxxx4459 is Attached as Exhibit 5.)

Per June 23, 2013, "Final escrow account disclosure statement", Re: "Loan number: xxxxxx4459" stated, "Since your mortgage has been transferred to another mortgage company, we're writing to provide you with your final escrow account statement.... Please refer to the mortgage servicing transfer letters sent to you from us and your new mortgage company for details about your mortgage transfer..." (A Copy of Statement is Attached as Exhibit 6.)

Per June 25, 2013, "Final escrow account disclosure statement", Re: "Loan number: xxxxxx3699" stated, "Since your Wells Fargo mortgage is paid in full, we're writing..." (A Copy of Statement is Attached as Exhibit 7.)

On 07/01/2013, NATIONWIDE TITLE CLEARING requested DEED OF FULL RECONVEYANCE be recorded, Re: "Loan #: 0198283699", from MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR LOANCITY.COM,

as the current Beneficiary of the certain Deed of Trust granted by MATTHEW ANDERSON as the Trustor, and recorded 07/05/2005... under Instrument #0648646, and/or BK Book 0705, Page 1208, ... NOW THEREFORE, WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, as substituted Trust, DOES HEREBY GRANT AND RECONVEY, unto the parties entitled thereto, ... granted to said Trustee under said Deed of Trust... dated this 21st day of June in the year 2013..." at Douglas County, Nevada, OFFICIAL RECORD, DOC# 826458, BK-713, PG-92; and stated, "When Recorded, Mail To: Wells Fargo Home Mortgage, C/O NTC (Nationwide Title Clearing).

On July 27, 2013, I e-mailed Wells Fargo asking, "Who was my loan transferred to?"

Per July 27, 2013, Wells Fargo reply by e-mail, "Message Detail Re: Payment questions (KMM33474669V33830L0KM), From Customer Service Re: Loan xxxxxx4459, "According to our records, your mortgage loan was funded in error on 06/11/2013. Wells Fargo did not transfer the loan to another company." (A Copy of Wells Fargo e-mail is Attached as Exhibit 8.)

I so witness-affirm-verify. My inherent rights continue first-foremost-forever.

I am live soul, live-living man
Ordered by me with my Autograph/Signature Seal Matthew-Dean Anderson
for me Matthew-Dean: family Anderson Matthew-Dean: Anderson

State of Nevada County of Douglas/

This document was acknowledged before me on 7/30/13 by Matthew-Dean: Anderson

My commission expires on 2/1/16

Notary Signature Shawnyne Garren Seal

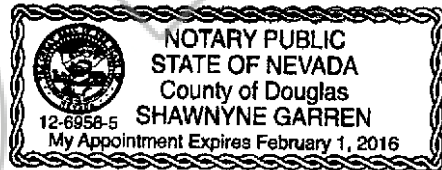


Exhibit 1.



Copy of Signed
Notice of Right to Cancel
and
Certified Mail, PS Form 3811
and
USPS receipts
Dated 06/06/2013

Exhibit 1.

Notice of Right to Cancel

Notice of Right to Cancel

Your Right to Cancel

You are entering into a transaction that will result in a mortgage, lien or other security interest on or in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is 06/04/13 ; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or other security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or other security interest on or in your home has been cancelled, and must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

How to Cancel

If you decide to cancel this transaction, you may do so by notifying us in writing, at

WELLS FARGO BANK, N.A.
800 WALNUT ST
7TH FLOOR
DES MOINES, IA 503093605

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of JUNE 07, 2013 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

Cancellation Request

I wish to cancel this transaction.

Date: 5 June, 2013


Borrower **MATTHEW ANDERSON** (Seal)

Acknowledgment of Receipt

I the undersigned acknowledge receiving 2 copies of this notice on the 4 day of June, 2013.

Date: 4 June 2013


Borrower **MATTHEW ANDERSON** (Seal)

RANCHOS STATION
GARDNERVILLE, Nevada
894600800

3148830460-0098
06/06/2013 (775)265-7361 10:07:24 AM

Sales Receipt

| Product Description | Sale Unit Qty | Price | Final Price |
|---------------------|---------------|-------|-------------|
|---------------------|---------------|-------|-------------|

| | | | |
|---------------------|--|--|--------|
| DES MOINES IA 50309 | | | \$0.46 |
|---------------------|--|--|--------|

Zone-6 First-Class Letter

0.40 oz.

Expected Delivery: Mon 06/10/13

| | | | |
|--------------------------|--|--|--------|
| Return Rcpt (Green Card) | | | \$2.55 |
|--------------------------|--|--|--------|

| | | | |
|-------------|--|--|--------|
| @ Certified | | | \$3.10 |
|-------------|--|--|--------|

Label #: 70120470000186314235

| | | | |
|------------|--|--|--------|
| Issue PVI: | | | \$6.11 |
|------------|--|--|--------|

| | | | |
|--------|--|--|--------|
| Total: | | | \$6.11 |
|--------|--|--|--------|

| | | | |
|----------|--|--|--------|
| Paid by: | | | |
| Cash | | | \$6.00 |
| Cash | | | \$0.11 |

@ For tracking or inquiries go to USPS.com or call 1-800-222-1811.

Order stamps at usps.com/shop or call 1-800-Stamp24. Go to usps.com/clicknship to print shipping labels with postage. For other information call 1-800-ASK-USPS.

Get your mail when and where you want it with a secure Post Office Box. Sign up for a box online at usps.com/poboxes.

Bill#:1000200899150
Clerk:12

All sales final on stamps and postage
Refunds for guaranteed services only
Thank you for your business

HELP US SERVE YOU BETTER

Go to:

<https://postalexperience.com/Pos>

TELL US ABOUT YOUR RECENT
POSTAL EXPERIENCE

YOUR OPINION COUNTS

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

DES MOINES IA 50309

| | | |
|--|---------|------------------|
| Postage | \$ 0.46 | 0460 |
| Certified Fee | \$3.10 | 12 Postmark Here |
| Return Receipt Fee (Endorsement Required) | \$2.55 | |
| Restricted Delivery Fee (Endorsement Required) | \$0.00 | |
| Total Postage & Fees | \$ 6.11 | 06/06/2013 |

Sent To
Wells Fargo Bank N.A.
Street, Apt. No., or PO Box No. 800 Walnut St 7th Floor
City, State, ZIP+4 Des Moines, IA 50309-3605

PS Form 3800, August 2008 See Reverse for Instructions

7012 0470 0001 8631 4235

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Wells Fargo Bank, N.A.
 500 Walnut St
 7th Floor
 Des Moines, IA
 50309-3005

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent

Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes

If YES, enter delivery address below: No

3. Service Type

Certified Mail

Express Mail

Registered

Return Receipt for Merchandise

Insured Mail

Signature Required

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

(transfer from service label)

7012 0470 0001 8631 4235

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

BK 0713
PG 7706
7/30/2013

0828034 Page 7 of 24

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

Matthew Andersen
 1274 Kundal Way
 Gracemereville, NV 89400

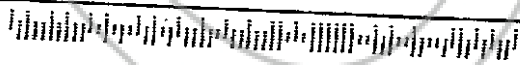


Exhibit 2.



Copy of Additional
Cancellation Request
for this transaction by e-mail to
Nicholas J. Czernek@wellsfargo.com
and
Tamara.O.Webb@wellsfargo.com
Dated June 6, 2013

Exhibit 2.

Matthew Anderson

From: Matthew Anderson <knightwolf@knightwolfsystems.com>
Sent: Thursday, June 06, 2013 7:47 PM
To: 'Nicholas.J.Czernek@wellsfargo.com'; 'Tamara.O.Webb@wellsfargo.com'
Subject: RE: WELLS FARGO LOAN #0359214459 1274 KYNDAL WAY
GARDNERVILLE NV 89460

Nick, Tamara,

After re-reading the Note and Deed of Trust, there are several lines that are not agreeable, so I have sent in my Cancellation Request for this Loan.

What is the process to have the content of the Note or Deed of Trust changed to it is agreeable?

Matt Anderson

From: Nicholas.J.Czernek@wellsfargo.com [mailto:Nicholas.J.Czernek@wellsfargo.com]
Sent: Thursday, May 02, 2013 10:40 AM
To: Tamara.O.Webb@wellsfargo.com; knightwolf@knightwolfsystems.com
Subject: Re: WELLS FARGO LOAN #0359214459 1274 KYNDAL WAY GARDNERVILLE NV 89460

Yes I received the fee and have sent all necessary items needed to GNCU

From: Webb, Tamara A.
Sent: Thursday, May 02, 2013 10:11 AM
To: Matthew Anderson <knightwolf@knightwolfsystems.com>
Cc: Czernek, Nicholas J.
Subject: RE: WELLS FARGO LOAN #0359214459 1274 KYNDAL WAY GARDNERVILLE NV 89460

Hello Matthew,
Have you provided Nicolas the fee to get the subordination started from Greater Nevada CU?

*)
..*)..*)..*)..*)
(..*)..*)..*)..*)
(..*)..*)..*)..*) Have A Great Day!

Thank you
Tamara Webb
Processing Loan Document Specialist/Condo SME
Des Moines National HARP Center
Wells Fargo Home Mortgage | MAC N0005-070 | 801 Walnut Street | Des Moines, IA 50309
Tel. (515) 326-6575| Fax. (877) 401-6189

Tamara.o.webb@wellsfargo.com

Service is our pledge to you.
Wells Fargo Home Mortgage is dedicated to providing you with an outstanding experience and I value your feedback. Please do not hesitate to make me aware of any questions, issues or concerns you may have so I can address them right away.

Shortly after closing on your home mortgage, you will receive a **survey** regarding the level of service you received throughout your home financing experience. **We would appreciate you taking the time to complete and return it.** Our goal is to provide outstanding levels of service that result in you wanting to use us again in the future and recommend us to friends and family.

Exhibit 3.

COPY

Copy of
CONFIRMATION OF LOAN PAYOFF
Re: Loan Number xxxxxx3699"
Dated 06/11/13

Exhibit 3.



Return Mail Operations
PO Box 10368
Des Moines, IA 50306-0368

June 11, 2013

003645 //

MATTHEW ANDERSON
1274 KYNDAL WAY
GARDNERVILLE NV 89460

CONFIRMATION OF LOAN PAYOFF

RE: Client 708
Loan Number 0198283699

Mortgagor(s) Matthew Anderson

Property Address 1274 Kyndal Way
Gardnerville NV 89460

Congratulations! We are pleased to inform you that we have processed the funds necessary to pay your loan in full. We are providing the following information to address any questions you may have and to let you know what to expect through the loan payoff process.

If you are changing addresses, please call us immediately at (866) 234-8271. It is very important that we have your correct mailing address in order to send documents, year-end tax information and any refunds which may be due.

If you are retaining ownership of this property, you are obligated to pay future tax and/or insurance premiums unless a new escrow account is established. Listed on the second page are the name, address and phone number of each taxing authority and insurance company you will need to contact for billing information.

We will mail loan satisfaction documents to you or your county recorder, according to state guidelines. In order to record the payoff of this loan with your county, funds previously received may not be rejected/returned by the institution upon which they are drawn.

Wells Fargo Home Mortgage is committed to release the liens on the loans it services that are accurately paid in full within the appropriate statutory framework. At the end of the year, we will also mail you an annual tax and interest statement for IRS reporting purposes.

If you have any questions about your loan payoff, our service representatives can help you. They can be reached at (866) 234-8271. Mon - Fri 6 am to 10 pm or Saturday 8 am - 2 pm Central Standard Time.

We are pleased to have been of service to you and would welcome the opportunity to provide future financing solutions. If you are interested in learning about products and services offered by Wells Fargo, please visit us at www.wellsfargo.com.

Wells Fargo Home Mortgage

Exhibit 4.

COPY

Copy of
Account Activity for MORTGAGE xxxxxx3699
"Outstanding principal balance... PD IN FULL".
Dated 06/11/13

Exhibit 4.



Wells Fargo Online®

0828034 Page 13 of 24

BK 0713
PG 7712
7/30/2013

Account Activity

MORTGAGE XXXXXX3699

Last payment received on 05/28/13
Outstanding principal balance
Interest rate
Escrow balance (taxes & insurance)

\$1,557.13
PD IN FULL
5.625%
\$0.00

Transactions - Past 6 Months

Show Past 6 Months View

| Date ▾ | Description | Amount | Principal Balance |
|----------|----------------|--------------|-------------------|
| 06/11/13 | PAID IN FULL | \$0.00 | \$0.00 |
| 06/11/13 | PAYMENT | \$195,428.87 | \$195,904.99 |
| 06/11/13 | PAYMENT | \$14.00 | \$195,904.99 |
| 05/27/13 | PRINCIPAL PMT | \$142.87 | \$195,904.99 |
| 05/27/13 | PAYMENT | \$1,557.13 | \$196,047.86 |
| 04/29/13 | PRINCIPAL PMT | \$142.87 | \$196,479.65 |
| 04/29/13 | PAYMENT | \$1,557.13 | \$196,622.52 |
| 04/05/13 | PRINCIPAL PMT | \$142.87 | \$197,051.63 |
| 04/05/13 | PAYMENT | \$1,557.13 | \$197,194.50 |
| 03/02/13 | PRINCIPAL PMT | \$142.87 | \$197,620.94 |
| 03/02/13 | PAYMENT | \$1,557.13 | \$197,763.81 |
| 02/18/13 | COUNTY TAX PMT | \$480.78 | \$198,187.60 |
| 01/29/13 | PRINCIPAL PMT | \$142.87 | \$198,187.60 |
| 01/29/13 | PAYMENT | \$1,557.13 | \$198,330.47 |

Disclosure: The transactions displayed reflect funds that you have paid and do not necessarily represent funds that are due. Late charges are assessed after the close of business on the assessment date and only after all payments received have been applied.

Equal Housing Lender

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Exhibit 5.



Copy of
Account Activity for MORTGAGE xxxxxx4459
"Outstanding principal balance LOAN TRFD"
Dated 06/14/13

Exhibit 5.



Wells Fargo Online®

Account Activity

MORTGAGE XXXXXX4459

| | |
|------------------------------------|-----------|
| Outstanding principal balance | LOAN TRFD |
| Interest rate | 3% |
| Escrow balance (taxes & insurance) | \$0.00 |

Transactions - Past 6 Months

Show Past 6 Months View

| Date ▾ | Description | Amount | Principal Balance |
|----------|-----------------|--------------|-------------------|
| 06/14/13 | LOAN TRANSFER | \$197,350.00 | \$0.00 |
| 06/11/13 | PAYMENT | \$830.05 | \$197,350.00 |
| 06/11/13 | ADJUSTMENT | \$340.62 | \$197,350.00 |
| 06/11/13 | NEW LOAN SET-UP | \$197,350.00 | \$197,350.00 |

Disclosure: The transactions displayed reflect funds that you have paid and do not necessarily represent funds that are due. Late charges are assessed after the close of business on the assessment date and only after all payments received have been applied.

Equal Housing Lender

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Exhibit 6.



"Final escrow account disclosure statement"
"Loan number: xxxxxx4459"
Mortgage Transferred
Dated June 23, 2013

Exhibit 6.

WELLS
FARGO

HOME
MORTGAGE

Wells Fargo Home Mortgage

PO Box 14547
Des Moines, IA 50306-4547

0000253 SP 1648 -C01-I NONE

Final escrow account disclosure statement

Loan number: 0359214459
Statement date: June 23, 2013
Account review period: Jun 2013 - Jun 2013

Customer service: 1-800-340-0473
Customer service hours: Mon - Fri 6 a.m. - 10 p.m.
Sat 8 a.m. - 2 p.m. CT

We accept telecommunications relay service calls.

Property address:
1274 KYNDAL WAY
GARDNERVILLE NV 89460



MATTHEW ANDERSON
1274 KYNDAL WAY
GARDNERVILLE NV 89460-7569

BK 0713
PG 1716
7/30/2013

0928034 Page 17 of 24

Subject: Final escrow account statement

Dear MATTHEW ANDERSON:

Since your mortgage has been transferred to another mortgage company, we're writing to provide you with your final escrow account statement

Review your escrow account history

Please take a moment to look over your Escrow Account History on the reverse side of this letter. It shows the actual and projected activity for your escrow account. The projected amounts reflect escrow activity that was scheduled to occur if your mortgage had not been transferred. For your information, prior to this transaction your monthly mortgage payment was \$1,570.37, of which \$207.51 was for your escrow account.

Important insurance and tax information

Now that your Wells Fargo mortgage has been transferred, your insurance documents and escrow account also have transferred to your new mortgage company. If you are no longer the owner of the property listed above, please contact your insurance agent/company and/or taxing authority to notify them of this change in ownership and request any applicable refunds be sent to you.

We're here to help you

We're happy to have you as our customer and the opportunity to help with your home financing.

Please refer to the mortgage servicing transfer letters sent to you from us and your new mortgage company for details about your mortgage transfer. If you have other questions, please contact us at the number in the information box above.

Sincerely,

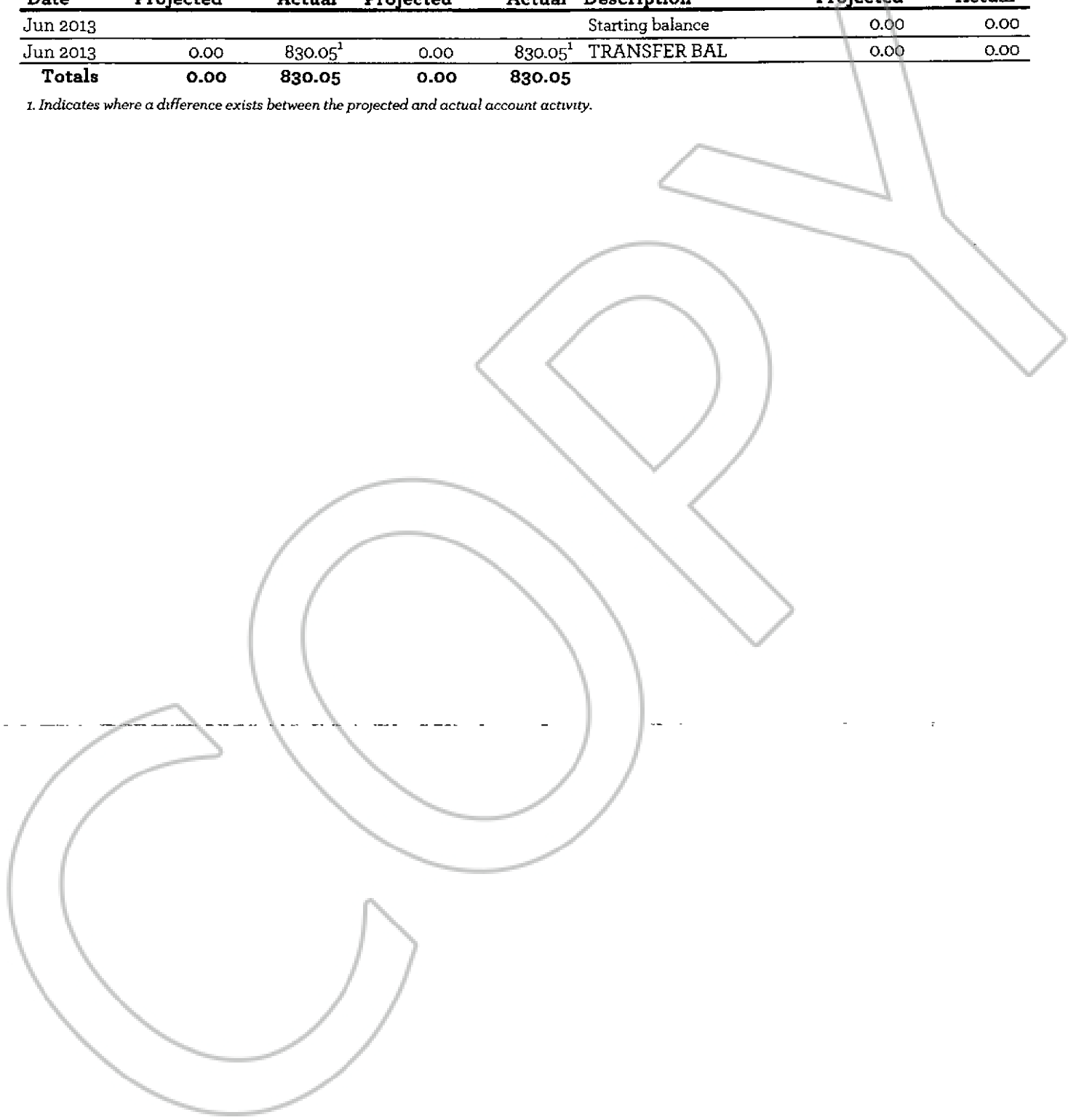
Customer Service
Wells Fargo Home Mortgage

Loan number: 0359214459

The following information covers your escrow account history activity from Jun 2013 to Jun 2013

| Date | Payments to escrow (\$) | | Payments from escrow (\$) | | Description | Escrow balance (\$) | |
|---------------|-------------------------|---------------------|---------------------------|---------------------|------------------|---------------------|--------|
| | Projected | Actual | Projected | Actual | | Projected | Actual |
| Jun 2013 | | | | | Starting balance | 0.00 | 0.00 |
| Jun 2013 | 0.00 | 830.05 ¹ | 0.00 | 830.05 ¹ | TRANSFER BAL | 0.00 | 0.00 |
| Totals | 0.00 | 830.05 | 0.00 | 830.05 | | | |

1. Indicates where a difference exists between the projected and actual account activity.



1548.01-00.0000253-0001-0000353



Exhibit 7.



"Final escrow account disclosure statement"
"Loan number: xxxxxx3699"
"Wells Fargo Mortgage is Paid in Full"
Dated June 25, 2013

Exhibit 7.



Wells Fargo Home Mortgage
 PO Box 14547
 Des Moines, IA 50306-4547

0000130 SP 1650 -C01-1 NONE



MATTHEW ANDERSON
 1274 KYNDAL WAY
 GARDNERVILLE NV 89460

Final escrow account disclosure statement

Loan number: 0198283699
Statement date: June 25, 2013
Account review period: Nov 2012 - Jun 2013
Customer service: 1-800-340-0473
Customer service hours: Mon - Fri 6 a.m. - 10 p.m.
 Sat 8 a.m. - 2 p.m. CT

We accept telecommunications relay service calls.

Property address:
 1274 KYNDAL WAY
 GARDNERVILLE NV 89460-7569

BK: 0713
 PG: 7719
 1-30/2013

0828034 Page: 20 of 24

Subject: Final escrow account statement

Dear MATTHEW ANDERSON:

Since your Wells Fargo mortgage is paid in full, we're writing to provide you with your final escrow account statement.

Review your escrow account history

Please take a moment to look over your Escrow Account History on the reverse side of this letter. It shows the actual and projected activity for your escrow account. The projected amounts reflect escrow activity that was scheduled to occur if your mortgage had not been paid in full. For your information, prior to this transaction your monthly mortgage payment was \$1,557.13, of which \$204.34 was for your escrow account.

Take these important next steps

Now that your mortgage is paid in full and your escrow account has been closed, it's important that you do the following:

- **About your homeowners/flood insurance:** Contact your insurance agent/company to have all future bills sent directly to you. For your convenience, the insurance agent/company associated with this mortgage is STATE FARM INSURANCE CO.
- **About your taxes:** Contact your taxing authority. Although we've requested the taxing authority send the tax bill directly to you, it's a good idea for you to also contact your taxing authority. This will ensure that you receive the bill on time so you will not miss a due date or be charged any penalties. For your convenience, the taxing authority associated with this mortgage is DOUGLAS COUNTY.
- **If you are no longer the owner of the property listed above,** contact your insurance agent/company and/or taxing authority to notify them of this change in ownership and request any applicable refunds be sent to you.

We're here to help you

We're happy to have you as our customer and the opportunity to help with your home financing. Whenever you're ready to purchase or refinance a home, we're here to help you every step of the way. If you have any questions, please contact us at the number in the information box above.

Sincerely,

Customer Service
 Wells Fargo Home Mortgage

The following information covers your escrow account history activity from Nov 2012 to Jun 2013

| Date | Payments to escrow (\$) | | Payments from escrow (\$) | | Description | Escrow balance (\$) | |
|---------------|-------------------------|---------------------|---------------------------|---------------------|------------------------|---------------------|--------|
| | Projected | Actual | Projected | Actual | | Projected | Actual |
| Nov 2012 | | | | | Starting balance | 687.20 | 309.21 |
| Nov 2012 | 204.34 | 0.00 ¹ | 571.00 | 0.00 ¹ | STATE FARM INSURANCE C | 320.54 | 309.21 |
| Dec 2012 | 204.34 | 204.34 | 466.78 | 480.78 ¹ | DOUGLAS COUNTY | 58.10 | 32.77 |
| Jan 2013 | 204.34 | 408.68 ¹ | 0.00 | 0.00 | | 262.44 | 441.45 |
| Feb 2013 | 204.34 | 0.00 ¹ | 466.78 | 480.78 ¹ | DOUGLAS COUNTY | 0.00 | 39.33- |
| Mar 2013 | 204.34 | 204.34 | 0.00 | 0.00 | | 204.34 | 165.01 |
| Apr 2013 | 204.34 | 408.68 ¹ | 0.00 | 0.00 | | 408.68 | 573.69 |
| May 2013 | 204.34 | 204.34 | 0.00 | 0.00 | | 613.02 | 778.03 |
| Jun 2013 | 204.34 | 778.03 ¹ | 0.00 | 0.00 | | 817.36 | 0.00 |
| Totals | 1,634.72 | 652.35 | 1,504.56 | 961.56 | | | |

1. Indicates where a difference exists between the projected and actual account activity.

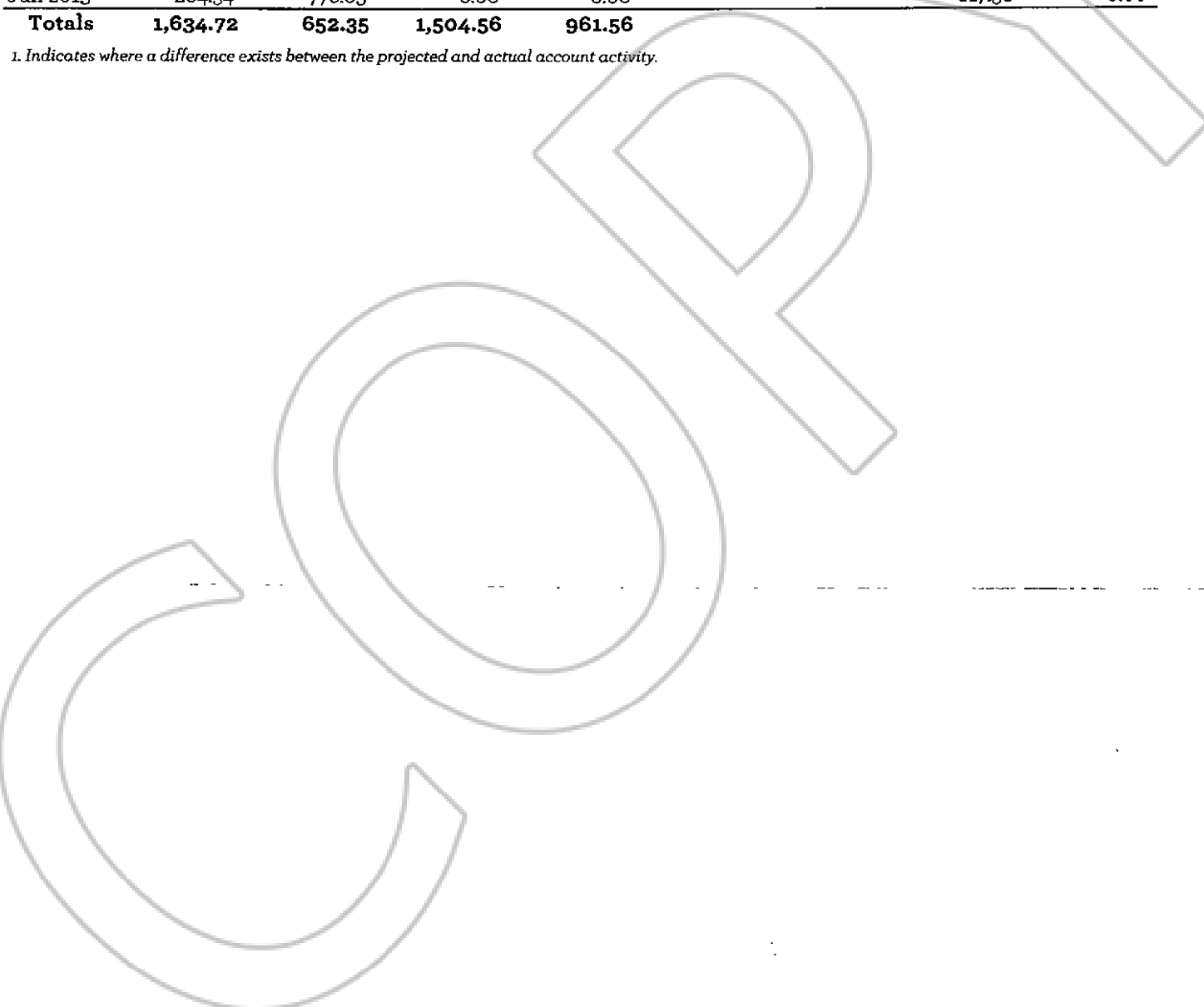
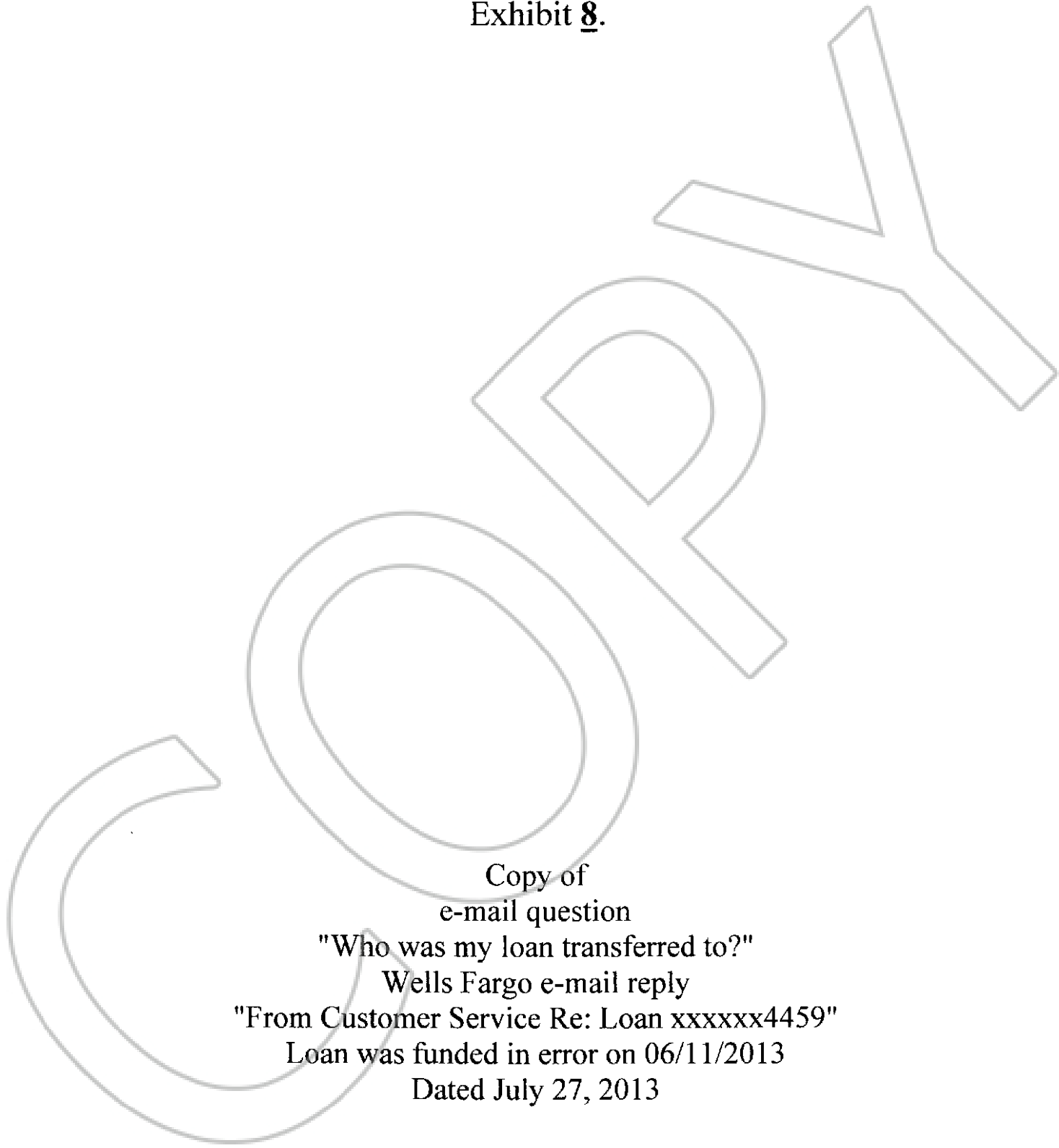


Exhibit 8.



Copy of
e-mail question
"Who was my loan transferred to?"
Wells Fargo e-mail reply
"From Customer Service Re: Loan xxxxxx4459"
Loan was funded in error on 06/11/2013
Dated July 27, 2013

Exhibit 8.



Wells Fargo Online®

Message Detail

< Previous | Next >

| | |
|-----------------|---|
| Subject | Re: Payment questions (KMM33474669V33830L0KM) |
| Received | July 27, 2013 |
| From | Customer Service Contact Us |

Dear Matthew Anderson:

Re: Loan 0359214459

Thank you for taking the time to contact us.

According to our records, your mortgage loan was funded in error on 06/11/2013. Therefore, the loan was cancelled and retracted on 06/014/2013. Wells Fargo did not transfer the loan to another company.

Thank you again for contacting Wells Fargo Home Mortgage. If you have further questions, please reply to this message or contact a loan-servicing representative by calling 1-866-234-8271 Monday through Friday between 6:00 am and 10:00 pm Central Time and on Saturdays between 8:00 am and 2:00 pm Central Time.

Sincerely,
Karla Ludzack
Mortgage Online Customer Service

Wells Fargo Home Mortgage
Written Correspondence
P.O. Box 10335
Des Moines, IA 50306

I hope my assistance has provided the resolution you were seeking. Please take a moment to share your comments/suggestions regarding my email response by completing a survey at: surveymonkey.com/s/QCZF6RQ

To complete the survey, you will need the following information:
Survey Code: EKQ
Case ID: 14254526

If you have a question about your account, please sign on to your secure online banking session at wellsfargo.com and select 'Contact Us'. If you are currently in 'Messages and Alerts', please click 'Reply' at the bottom of the page for further assistance with this subject. Or, click the 'Contact Us' link at the top of the page to ask a new question.

Please note that we are sending this response because you initiated contact with Wells Fargo Home Mortgage.

BK 0713
PG 7722
7/30/2013

0828094 Page 23 of 24



Protect yourself from fraud and identity theft. To learn more, go to wellsfargo.com/privacy_security/fraud_prevention/

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.
Wells Fargo is an Equal Housing Lender

ORIGINAL MESSAGE:

Who was my loan transferred to?

1f03535d-a803-4bd5-ba32-5c30eb023358

BK 0713
PG 7723
7/30/2013

0828034 Page 24 of 24

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