

WELLS FARGO HOME MORTGAGE
RETURN MAIL SERVICES
PO BOX 10368
DES MOINES IA 50306-0368



07/21/14



1AB 01981/017236/004205 0065 2 ACRVM3DF079 708

LAURENCE SELDON
KARLA SELDON
2620 STOCKER
YOUNGSTOWN, OH 44505-3943

Account Information	
Fax:	1-866-278-1179
Telephone:	1-800-416-1472
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of operation:	Mon - Thurs, 7 a.m. - 9 p.m., Fri, 7 a.m. - 8 p.m., Sat, 8 a.m. - 4 p.m., CT
Loan number:	0418101291
Property address:	2620 Stocker Youngstown OH 44505

Subject: Notice of Lien Release
Wells Fargo Home Mortgage number 0418101291

Dear Laurence Seldon & Karla Seldon:

We're writing to let you know that due to inactivity on the above mortgage account, we are releasing the lien on your first mortgage with us. This means we will forgive the unpaid principal balance on your first mortgage loan and release you from any obligation to make payments on the loan now or in the future.

What you need to do

There is no action required by you to proceed with this lien release. Wells Fargo is currently moving ahead with the principal forgiveness and extinguishment of this loan. Going forward, we will not attempt to collect any unpaid debt on this loan, and you are not required to send us your monthly mortgage payments.

Please retain this document for your records. Also, please understand that it may take some time for the county records to reflect this lien release.

Important information about your taxes and insurance

If Wells Fargo paid your real estate taxes and/or property insurance premiums on your behalf from an escrow account, please know that we will no longer manage this account. As a result, you may now be responsible for paying the taxes and/or insurance premiums associated with the property.

Please contact your local taxing authority and/or insurance company to make arrangements for paying these bills. Please note that not making your tax payments on time could result in a tax sale of your property.

What you should know about this lien release

By releasing this lien on the property and not pursuing foreclosure, Wells Fargo is extinguishing any interest that we may have had in the property. You continue to have the right to occupy the property unless the property is sold or a title action occurs by the local taxing authority. Also, if the property is vacant and was previously being maintained by Wells Fargo, we will no longer be responsible for security the property and/or any maintenance required by the city.



DF079 708
017236/004205 ACRVM3 S1-ET-M1-C005

7080418101291DF079