

Wells Fargo Dealer Services



- 2013 -

January 17, 2013



004946 L2TDS118  
JOSEPHINE VASQUEZ  
2932 SOUTH A ST  
OXNARD, CA 93033

Account Number: 8321842467

Dear JOSEPHINE VASQUEZ:

Thank you for using our DirectDebit service.  
Please accept this letter as confirmation of your authorization to debit your account on 01/17/2013 in the amount \$456.51, which includes a \$10.00 transaction fee.  
This transaction is pending authorization from your bank.

You may also make payments on your loan in the following ways:

ALP: ALP is our Automatic Loan Payment program which automatically transfers payments from your bank account to your loan account. To enroll in the program, please visit [wellsfargodealerservices.com/alp](http://wellsfargodealerservices.com/alp) or call 1-800-289-8004.

MAIL: Wells Fargo Dealer Services  
P.O. Box 25341  
Santa Ana, CA 92799-5341  
Please remember to include your name and account number on your check.

PHONE: Customer Service Center - 1-800-289-8004  
\$6.00 - Self-Service Payment  
\$10.00 - Customer Service Assisted Payment

ONLINE: [wellsfargodealerservices.com](http://wellsfargodealerservices.com)  
The DirectDebit service is free for customers of Wells Fargo Dealer Services

THIRD PARTY: Western Union QuickCollect or MoneyGram ExpressPayment  
For more information, please call 1-800-289-8004.

We strive to provide you with the highest quality customer service possible. If we can be of any assistance, please contact Customer Service at 1-800-289-8004, Monday through Friday, 5:00 a.m. to 7:00 p.m. Pacific Time.

Wells Fargo Dealer Services



004946 018060433013 NNNNN NNNNN NNNNNNN 000001

L2TDS118

WELLS FARGO

Wells Fargo Dealer Services  
P.O. Box 25341  
Santa Ana, CA 92799-5341

01 01/28/13

Account Number  
8321842467

Collateral  
2009 Honda Civic-

Total Amount Due  
\$864.73

Payment Due Date  
2.17.13 See below\*

Advertisements and Services



Ready for less paper clutter in your life?

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Enroll today!

wellsfargodealerservices.com/eStatements

Please see reverse side for important information regarding your account.

-2013-

A3ALSDFPF 020408  
#BWNJZXC  
#1201 3012 8015 3435#  
JOSEPHINE VASQUEZ  
ARISTEO B RAMIREZ  
2932 SOUTH A ST  
OXNARD CA 93033



For personalized service or if you have traded in this vehicle, please call 1-800-289-8004 Monday - Friday 5:00 a.m. to 7:00 p.m. Pacific Time.

Date	Description	Amount
01/17/13	Payment Received - Thank You	\$446.51
01/28/13	Late Charge Assessment	20.99
01/28/13	Amount Past Due	424.00
01/28/13	Late Charges Accrued	20.99
01/28/13	Current Payment Due	419.74
02/17/13	TOTAL AMOUNT DUE	\$864.73
01/28/13	LOAN BALANCE AS OF 01/28/13	\$13,126.96

This balance represents your outstanding balance as of the statement date and is not your payoff. For a payoff calculation, please visit our website or call 800-289-8004.

CAR HONDA

\*The Total Payment Due includes a Past Due Amount of \$424.00 and Late Charges Accrued of \$20.99 due immediately. Your current payment due of \$419.74 is due on 02/17/13.

WELLS FARGO

DO NOT SEND CASH.

For 24-hour self-service and payment options, visit our website at wellsfargodealerservices.com or call 1-800-289-8004.

Paying by check?

To ensure prompt processing, please return this portion with your payment in the envelope provided.

Please write your account number on your check or money order and make payable to Wells Fargo Dealer Services.

Check box for change of address and indicate new address on reverse side.

Josephine Vasquez  
Aristeo B Ramirez  
2932 South A St  
Oxnard CA 93033



WELLS FARGO DEALER SERVICES  
P.O. BOX 25341  
SANTA ANA, CA 92799-5341

INTERNAL USE ONLY

- AT
- LC
- PO
- PR
- DB

Account Number	8321842467
Date Payment Due	02/17/13
Total Amount Due	\$864.73
Amount to Be Applied to Late Charges	
Amount Enclosed	

0 001 51 8321842467 0000041974 0000086473 6

A3ALSDFPF 020408 YNNNNNNNNNNNNNNNNNNNN 001 001 10477608.1.1



Wells Fargo Dealer Services  
P.O. Box 25341  
Santa Ana, CA 92799-5341

01

02/25/13

Account Number	8321842467
Collateral	2009 Honda Civic-
Total Amount Due	\$1,284.47
Payment Due Date	See below*

Advertisements and Services



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- Receive email notification when your statement is available
- Eliminate the paper clutter that comes with mail delivery

Enroll today!

wellsfargodealerservices.com/  
eStatements

Please see reverse side for important information regarding your account.

A3ALS LDTQ7 020678

#BWNJZXC  
#1201 3022 5015 4718#  
JOSEPHINE VASQUEZ  
ARISTEO B RAMIREZ  
2932 SOUTH A ST  
OXNARD CA 93033



For personalized service or if you have traded in this vehicle, please call 1-800-289-8004 Monday - Friday 5:00 a.m. to 7:00 p.m. Pacific Time.

Date	Description	Amount
01/28/13	Late Charge Assessment	\$20.99
02/25/13	Amount Past Due	843.74
02/25/13	Late Charges Accrued	20.99
02/25/13	Current Payment Due	419.74
03/17/13	TOTAL AMOUNT DUE	\$1,284.47
02/25/13	LOAN BALANCE AS OF 02/25/13	\$13,126.96

This balance represents your outstanding balance as of the statement date and is not your payoff. For a payoff calculation, please visit our website or call 800-289-8004.

\*The Total Payment Due includes a Past Due Amount of \$843.74 and Late Charges Accrued of \$20.99 due immediately. Your current payment due of \$419.74 is due on 03/17/13.



DO NOT SEND CASH.

For 24-hour self-service and payment options, visit our website at wellsfargodealerservices.com or call 1-800-289-8004.

Paying by check?

To ensure prompt processing, please return this portion with your payment in the envelope provided. Please write your account number on your check or money order and make payable to Wells Fargo Dealer Services.

Check box for change of address and indicate new address on reverse side.

Josephine Vasquez  
Aristeo B Ramirez  
2932 South A St  
Oxnard CA 93033



WELLS FARGO DEALER SERVICES  
P.O. BOX 25341  
SANTA ANA, CA 92799-5341

Account Number	8321842467
Date Payment Due	03/17/13
Total Amount Due	\$1,284.47
Amount to Be Applied to Late Charges	
Amount Enclosed	

INTERNAL USE ONLY

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- PO
- PR
- DB

0 001 51 8321842467 0000041974 0000128447 9

A3ALS LDTQ7 020678 YNNNNNNNNNN NNNN 001 001 10500249-1-1



Wells Fargo Dealer Services  
P.O. Box 25341  
Santa Ana, CA 92799-5341

01 03/28/13

Account Number	8321842467
Collateral	2009 Honda Civic-
Total Amount Due	\$895.89
Payment Due Date	See below*

A3ALSLDTSZ 020800  
#BWNJZXC  
#1201 3032 8015 4439#  
JOSEPHINE VASQUEZ  
ARISTEO B RAMIREZ  
2932 SOUTH A ST  
OXNARD CA 93033



For personalized service or if you have traded in this vehicle, please call 1-800-289-8004 Monday - Friday 5:00 a.m. to 7:00 p.m. Pacific Time.

Advertisements and Services



**Quick. Easy. Convenient.**

## Manage your loan with eServices

- Make a loan payment
- View your payment and transaction history
- Sign up for eStatements and email notifications
- Enroll in the Automatic Loan Payment program
- Request your loan payoff amount

**Sign up for eServices today**  
[wellsfargodealerservices.com/eServices](http://wellsfargodealerservices.com/eServices)

Please see reverse side for important information regarding your account.

Date	Description	Amount
02/26/13	Payment Received - Thank You	\$425.74
03/08/13	Payment Received	420.00
03/27/13	Late Charge Assessment	20.99
03/28/13	Amount Past Due	419.74
03/28/13	Late Charges Accrued	56.41
03/28/13	Current Payment Due	419.74
04/17/13	TOTAL AMOUNT DUE	\$895.89
03/28/13	LOAN BALANCE AS OF 03/28/13	\$12,533.34

This balance represents your outstanding balance as of the statement date and is not your payoff. For a payoff calculation, please visit our website or call 800-289-8004.

\*The Total Payment Due includes a Past Due Amount of \$419.74 and Late Charges Accrued of \$56.41 due immediately. Your current payment due of \$419.74 is due on 04/17/13.



DO NOT SEND CASH.

For 24-hour self-service and payment options, visit our website at [wellsfargodealerservices.com](http://wellsfargodealerservices.com) or call 1-800-289-8004.

### Paying by check?

To ensure prompt processing, please return this portion with your payment in the envelope provided. Please write your account number on your check or money order and make payable to Wells Fargo Dealer Services.

Check box for change of address and indicate new address on reverse side.

Josephine Vasquez  
Aristeo B Ramirez  
2932 South A St  
Oxnard CA 93033



WELLS FARGO DEALER SERVICES  
P.O. BOX 25341  
SANTA ANA, CA 92799-5341

Account Number	8321842467
Date Payment Due	04/17/13
Total Amount Due	\$895.89
Amount to Be Applied to Late Charges	
Amount Enclosed	

INTERNAL USE ONLY

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0 001 51 8321842467 0000041974 0000089589 1

A3ALSLDTSZ 020800 YNNNNNNNNN NNN NNN 001 001 10528347.1.1 922102



# NOTICE OF DELINQUENT REGISTRATION FINAL NOTICE



A Public Service Agency

LICENSE NUMBER: 6GBL492

VIN: 2HGFA16879H304091

The Department of Motor Vehicles has not received a response to the original notice of delinquent registration. Law enforcement may seize and impound vehicles found on highways, public lands or offstreet parking facilities, with expiration dates in excess of six months.

To prevent collection action by the Franchise Tax Board (FTB), you must respond to this notice immediately. FTB may garnish your wages, attach your bank account, attach real property you own, or seize and sell your real property.

If this vehicle has been sold or is currently registered in another state, complete the NOTICE OF RELEASE OF LIABILITY or the OUT OF STATE VEHICLE REGISTRATION certificate on the reverse side of this notice and mail it using the enclosed envelope.

"PLEASE MAKE A COPY OF THIS NOTICE FOR YOUR RECORDS."

### REGISTRATION AND PAYMENT INSTRUCTIONS

FEES AND PENALTIES ARE DUE AND PAYABLE IN THE AMOUNT SHOWN BELOW. Mail the bottom portion of this notice with a check or money order (DO NOT SEND CASH) in the enclosed envelope to: DMV, P.O. BOX 932325, SACRAMENTO CA 94232-3250. QUESTIONS? CONTACT YOUR LOCAL DMV OFFICE OR CALL 1-800-777-0133. If payment has been submitted within the past 15 days, please disregard this notice. After payment, the registration for this vehicle is valid for one year from the expiration date shown below. (Exception: Off-Highway vehicles are valid for two years from the expiration date.)

BEFORE  
YOU  
RENEW

*2012*

FEE INFORMATION	WEIGHT FEE	\$	0	NOTICE DATE	01/09/2013
	VEHICLE LICENSE FEE (VLF)		88	LICENSE NUMBER	6GBL492
	REGISTRATION FEE		66	REGISTRATION EXPIRATION	10/02/2012
	OTHER AGENCY FEES		12*	MAKE	HOND
	PENALTIES		113	*PARKING BAIL	\$ 0
	OTHER FEES		20	*TOLL EVASION FEES	\$ 0
				*BAR SMOG FEES	\$ 12
TOTAL FEES DUE		\$	299		

ISD 01R (NEW 1/2000)

ISD 01R (NEW 1/2000)

### PAYMENT SECTION

CUT OR TEAR HERE

NOTICE DATE: JANUARY 9, 2013

FINAL NOTICE

29915  
 REGISTRATION EXPIRATION 10/02/2012  
 LICENSE NUMBER 6GBL492  
 VIN 2HGFA16879H304091  
 MAKE HOND  
 AMOUNT DUE \$ 299

VASQUEZ JOSEPHINE  
 OR RAMIREZ ARISTEO BECERRA  
 2932 S A ST  
 OXNARD CA 93033

RETURN TO:  
 DMV  
 PO BOX 932325  
 SACRAMENTO CA 94232-3250



**Wells Fargo Dealer Services**  
 P.O. Box 25341  
 Santa Ana, CA 92799-5341

- 2012 -

A3ALS DTLN 020393  
 #BWNJZXC  
 #1201 2112 7015 4063#  
 JOSEPHINE VASQUEZ  
 ARISTEO B RAMIREZ  
 2932 SOUTH A ST  
 OXNARD CA 93033



01 11/27/12

<b>Account Number</b>	8321842467
<b>Collateral</b>	2009 Honda Civic-
<b>Total Amount Due</b>	\$663.26
<b>Payment Due Date</b>	See below*

For personalized service or if you have traded in this vehicle, please call 1-800-289-8004 Monday - Friday 5:00 a.m. to 7:00 p.m. Pacific Time.

**Advertisements and Services**



**Ready for less paper clutter in your life?**

eStatements reduce the amount of paper you receive each month.

- View, print, and download your statements online, anytime
- Receive email notification when your statement is available
- Eliminate the paper clutter that comes with mail delivery

**Enroll today!**  
[wellsfargodealerservices.com/eStatements](http://wellsfargodealerservices.com/eStatements)

Please see reverse side for important information regarding your account.

Date	Description	Amount
10/31/12	Payment Received - Thank You	\$204.00
11/05/12	Payment Received	420.00
11/09/12	Payment Received	239.48
11/27/12	Late Charge Assessment	10.30
11/27/12	Amount Past Due	212.00
11/27/12	Late Charges Accrued	31.52
11/27/12	Current Payment Due	419.74
12/17/12	<b>TOTAL AMOUNT DUE</b>	<b>\$663.26</b>
11/27/12	<b>LOAN BALANCE AS OF 11/27/12</b>	<b>\$13,407.49</b>

This balance represents your outstanding balance as of the statement date and is not your payoff. For a payoff calculation, please visit our website or call 800-289-8004.

\*The Total Payment Due includes a Past Due Amount of \$212.00 and Late Charges Accrued of \$31.52 due immediately. Your current payment due of \$419.74 is due on 12/17/12.



DO NOT SEND CASH.

For 24-hour self-service and payment options, visit our website at [wellsfargodealerservices.com](http://wellsfargodealerservices.com) or call 1-800-289-8004.

**Paying by check?**

To ensure prompt processing, please return this portion with your payment in the envelope provided. Please write your account number on your check or money order and make payable to Wells Fargo Dealer Services.

Check box for change of address and indicate new address on reverse side.

Josephine Vasquez  
 Aristeo B Ramirez  
 2932 South A St  
 Oxnard CA 93033

WELLS FARGO DEALER SERVICES  
 P.O. BOX 25341  
 SANTA ANA, CA 92799-5341

<b>Account Number</b>	8321842467
<b>Date Payment Due</b>	12/17/12
<b>Total Amount Due</b>	\$663.26
<b>Amount to Be Applied to Late Charges</b>	
<b>Amount Enclosed</b>	

- INTERNAL USE ONLY
- AT
  - LC
  - PO
  - PR
  - DB

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A3ALS DTLN 020393 YNNNNNNNNNN NNN NNN 001 001 10428491.1.1

E00 1E17 102

Wells Fargo Dealer Services



November 20, 2012



006598 L2TDS126  
JOSEPHINE VASQUEZ  
2932 SOUTH A ST  
OXNARD, CA 93033

Account Number: 8321842467

Dear JOSEPHINE VASQUEZ:

Thank you for scheduling a DirectDebit payment.  
Please accept this letter as confirmation of your authorization to debit your account on 11/30/2012 in the amount \$239.48, which includes a \$6.00 transaction fee.  
This transaction is pending authorization from your bank.

You may also make payments on your loan in the following ways:

ALP: ALP is our Automatic Loan Payment program which automatically transfers payments from your bank account to your loan account. To enroll in the program, please visit [wellsfargodealerservices.com/alp](http://wellsfargodealerservices.com/alp) or call 1-800-289-8004.

MAIL: Wells Fargo Dealer Services  
P.O. Box 25341  
Santa Ana, CA 92799-5341  
Please remember to include your name and account number on your check.

PHONE: Customer Service Center - 1-800-289-8004  
\$6.00 - Self-Service Payment  
~~\$10.00~~ - Customer Service Assisted Payment

ONLINE: [wellsfargodealerservices.com](http://wellsfargodealerservices.com)  
The DirectDebit service is free for customers of Wells Fargo Dealer Services

THIRD PARTY: Western Union QuickCollect or MoneyGram ExpressPayment  
For more information, please call 1-800-289-8004.

We strive to provide you with the highest quality customer service possible. If we can be of any assistance, please contact Customer Service at 1-800-289-8004, Monday through Friday, 5:00 a.m. to 7:00 p.m. Pacific Time.

Wells Fargo Dealer Services



006598 326080954013 NNNNN NNNNN NNNNNN 000001  
L2TDS126



Wells Fargo  
Dealer Services  
PO BOX 5075  
CORAOPOLIS, PA 15108-5075

Reference #: 022992955

12/02/2012

0001728-0003809 BWP 001 301760

\*\*\* Insurance Request \*\*\*

Re: 2009 HONDA CIVIC-4 CYL.  
VIN #: 04091  
Contract/Loan #: 2204-0832-8321842467

001728 - 003809  
JOSEPHINE VASQUEZ  
ARISTEO RAMIREZ  
2932 S A ST  
OXNARD, CA 93033-5215

Dear Josephine Vasquez and Aristeo Ramirez:

Please be advised that the insurance coverage on your financed vehicle has been cancelled. Your contract/loan agreement with us requires you to maintain comprehensive and collision physical damage insurance that names Wells Fargo Dealer Services as "Loss Payee" or "Lienholder". If we do not receive evidence of adequate insurance with an effective date on or before 10/19/2012, we may buy insurance to protect our interest in your vehicle.

Please contact your insurance agent and have them send a copy of your current insurance policy showing the coverage in place for your financed vehicle to the address listed below. Acceptable proof of insurance is a copy of your insurance policy declaration page showing comprehensive and collision coverage. We cannot accept applications, receipts, cancelled checks or insurance cards as valid proof of insurance.

INSURANCE SERVICE CENTER  
PO BOX 5075  
CORAOPOLIS, PA 15108-5075

Or you may provide the required insurance information to us in one of the following ways:

ONLINE	TELEPHONE	FAX
<p><a href="http://www.ihaveinsurance.com">www.ihaveinsurance.com</a></p> <p>Ref: 022992955 Access Code: 2204ak Zip Code: 93033</p>	<p>Insurance Service Center</p> <p>Phone: (800) 368-6805 Ref: 022992955</p>	<p>Insurance Service Center</p> <p>Fax: (866) 595-1762</p>

We strongly encourage you to obtain coverage from an insurance company or agent of your choice as we only purchase limited insurance. This coverage will NOT include public liability insurance, will NOT comply with public responsibility laws, and will likely be more expensive than comprehensive and collision damage insurance that you can buy from an insurance company or agent of your choice. In the event of a claim, this coverage will pay only up to the lesser of the balance of your contract/loan agreement, the cost to repair your vehicle or the actual cash value of your vehicle at the date of loss reported. In addition, please be advised that the insurance agency, which is an affiliate of Wells Fargo Dealer Services, will earn a commission if this insurance is purchased.

If we purchase this insurance, the insurance will provide coverage from 10/19/2012 to 10/19/2013. The cost of this insurance premium will be \$912.00 and will increase your contract/loan payment of \$419.74 by approximately \$120.63.

We strive to provide you with the highest quality customer service possible. If we can be of any assistance, please contact Customer Service at (800) 368-6805, Monday through Friday, from 5 a.m. to 7 p.m. PT.

In our continual effort to provide you with quality service, we may monitor your telephone calls.

Wells Fargo Dealer Services

**WELLS  
FARGO**

Wells Fargo Dealer Services  
P.O. Box 25341  
Santa Ana, CA 92799-5341

- 2011 -



A3ALS1DTMG 018385  
#BWNJZXC  
#1201 1092 7013 8377#  
JOSEPHINE VASQUEZ  
ARISTEO B RAMIREZ  
2932 SOUTH A ST  
OXNARD CA 93033

01

09/27/11

Account Number	8321842467
Collateral	2009 Honda Civic-
Total Amount Due	\$860.19
Payment Due Date	See below*

For personalized service or if you have traded in this vehicle, please call 1-800-289-8004 Monday - Friday 5:00 a.m. to 7:00 p.m. Pacific Time.

Date	Description	Amount
09/27/11	Late Charge Assessment	\$20.97
09/27/11	Amount Past Due	419.48
09/27/11	Late Charges Accrued	20.97
09/27/11	Current Payment Due	419.74
10/17/11	TOTAL AMOUNT DUE	\$860.19
09/27/11	LOAN BALANCE AS OF 09/27/11	\$16,926.91

This balance represents your outstanding balance as of the statement date and is not your payoff. For a payoff calculation, please visit our website or call 800-289-8004.

Advertisements and Services

# Alert



Update your eServices password by **October 1**

To further enhance the security of your eServices account, **you must update your password by October 1** to meet our new security guidelines. Please visit eServices to make the required changes before the deadline.

Your new password will need to meet the following criteria:

- **Minimum of 8 characters**
- **Must contain 3 of the 4 following requirements:**
  - Uppercase alpha character (e.g., A)
  - Lowercase alpha character (e.g., a)
  - Numeric character (e.g., 3)
  - Special character (! @ # \$)

## Questions?

Call us toll-free at 1-800-289-8004, Monday through Friday, from 5:00 a.m. to 7:00 p.m. Pacific Time.

Please see reverse side for important information regarding your account.

\*The Total Payment Due includes a Past Due Amount of \$419.48 and Late Charges Accrued of \$20.97 due immediately. Your current payment due of \$419.74 is due on 10/17/11.

A3ALS1DTMG 018385 YNNNNNNNN NNN NNN 001 001 10108582.1.1

11/00 100 306 1102

Service Protection Direct  
1301 Jamie Ln  
Waterloo, IL 62298  
1-888-598-0261 Español 1-800-981-5097

**\*Información en español al voltear la página.\***

\*\*\*\*\*SCH 5-DIGIT 93032

302846 729 851  
JOSEPHINE VASQUEZ  
2932 S A ST  
OXNARD, CA 93033-5215



Dear Josephine,

**The original in service date of your 2009 CIVIC may have been over 38 months ago.** Depending on your driving habits, your 36 month/36,000 mile factory coverage is expired or is about to expire.

This is a **priority reminder** that you qualify for additional protection under our manufacturer warranty replacement program. This plan is valid for your 2009 CIVIC. Please refer to your customer ID# **13B005SHP3** when you call.

**Call immediately, 1-888-598-0261.** It is important for you to take advantage of this direct to consumer purchase program to protect your investment. With this manufacturer warranty replacement program you can seek repairs at your dealership or licensed repair facility of your choice. This program was designed to save you thousands of dollars in unnecessary repair bills that you may incur once you are out of factory coverage!

Due to the nature of this program, please call within 10 days from the receipt of this reminder.

**You can't afford to be without protection!** With labor rates at \$90 per hour, mechanical repair costs continue to climb. The average cost of a transmission replacement is \$3357 and an average engine replacement is \$4722. **Without vehicle protection you will be responsible for these costs.**

Josephine, we will be taking calls for this program between 8am and 8pm CST Monday through Friday and 9am to 4pm CST on Saturday.

Our protection specialists can be reached at **1-888-598-0261**. Please have your current mileage, your (VIN) vehicle identification number, and your customer ID number when you call.

Sincerely,

G. Resh  
Program Coordinator

P.S. Call toll free **1-888-598-0261** and refer to **customer ID# 13B005SHP3** to discuss options on your vehicle. Our protection specialists will find a product to fit your needs and give you peace of mind knowing your vehicle is protected against unforeseen breakdowns!