

Your New Billing Statement

- 1. Statement Date:** This is the date we generated your statement. Transactions after this date will appear on your next statement.
- 2. Loan Due Date:** This is what your account was due for as of the **Statement Date**.
- 3. Payment Due Date:** The date your payment is due.
- 4. Amount Due:** The total amount you owe as of the **Statement Date**.
- 5. Past Payments Breakdown:** This section shows how all transactions since the last statement have been applied to your loan. Additionally the amount applied year to date for the principal, interest, escrow, late charges, other fees and any partial payments.
- 6. Explanation of Amount Due:** This section provides a breakdown of your monthly payment. It will also show any past due payments or fees owed on your account as of the **Statement Date**. Any unapplied funds that can be used will be subtracted from the total amount due.
- 7. Regular Monthly Payment/Minimum Payment Due:** This is the amount due for the current month. This amount may include principal, interest (finance charges) and escrow. This amount may be different than the **Amount Due**.
- 8. Late Charges and Fees:** This amount represents the total late charges you have accrued and not paid. This amount also includes return check fees and other fees incurred on your account. These are amounts owed by you in addition to the Regular Monthly Payment.
- 9. Past Due Payments:** Represents the total amount of all past due payments necessary to bring your account current. This amount does not include your current month's payment
- 10. Less Unapplied Balance:** Represents the amounts received on your mortgage for delinquent payments, partial payments, or over payments that are held separately in your unapplied account until we receive enough for a full regular monthly payment of principal, interest, and escrow (if applicable). Upon receipt of additional funds we will credit your account for the full monthly payment.
- 11. Total Amount Due:** This is the total amount due as of the **statement date** including any past due payments.
- 12. Account Information:** This section reflects the outstanding principal balance, interest rate, interest rate change information (if applicable), and prepayment penalty information.
- 13. Important Message:** This section includes messages that address your payment status, as well as other messages to help you understand your statement.
- 14. Delinquency Notice:** This section will appear only if your loan is delinquent. It includes recent account history and important information about the status of your loan.
- 15. Transaction Activity:** This section shows the activity on your account since the date of the last statement.
- 16. Monthly Payment Coupon:** This section shows payment details and remittance information.
- 17. Late Fee Assessment Date:** The date a late charge will be assessed if your payment has not been received.
- 18. Total Amount Enclosed:** This is the amount you are sending us this month.

Your billing statement is designed to provide you with visibility regarding your loan activities such as information on current balances, transaction history and other important information about your loan. This is an example only and does not reflect details of your actual mortgage loan.

Your New Billing Statement



P O Box 2988 Fort Worth, TX 76113-2988
800-937-6002
Do Not Mail Payments to this Address

MONTHLY BILLING STATEMENT

1 STATEMENT DATE **02/16/2024** 2 LOAN DUE DATE **11/01/2023** 3 PAYMENT DUE DATE **03/01/2024**
ACCOUNT NUMBER **360007**
PROPERTY ADDRESS **2570 WEST FREEWAY FORT WORTH, TX 76102** 4 **AMOUNT DUE \$5,984.39**
If payment is received after 03/16/2023, a \$19.16 late fee will be charged. 17

38204 423 PM 3 002843 2044332 123201 0033480 1 44 000M 123010001 101910 M1
JOHN CUSTOMER
CARMEN CUSTOMER
2570 WEST FREEWAY
FORT WORTH, TX 76102

Payment processing cutoff time is 3:00pm CT Monday-Friday. Payments received after 3:00pm CT will be processed the next business day.

QUESTIONS? WE'RE HERE TO HELP

Customer Service Phone Number: 800-937-6002
Customer Care Hours: Monday - Friday 8 a.m. - 5 p.m. CT
Institution website: www.servicehomeloan.com

ACCOUNT INFORMATION

Outstanding Principal Balance \$55,692.73
Escrow Balance \$2,455.58 12
Interest Rate 6.5000%
Prepayment Penalty N

* The outstanding principal balance is not the total amount required to pay off your loan in it's entirety.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: call 800-569-4287 or go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

EXPLANATION OF AMOUNT DUE

Principal \$344.31
Interest \$294.31
Escrow (For Taxes, Insurance) \$542.93
Regular Monthly Payment 7 **\$1,181.55**
Late Charges Since Last Statement 8 \$76.64
Fees Since Last Statement Date \$0.00
Past Due (Payments, Fees & Late Charges) 9 \$4,726.20
Less Unapplied Balance 10 \$0.00
Total Amount Due 11 **\$5,984.39**

DELINQUENCY NOTICE 14

You are late on your mortgage payments. If your delinquency is not cured, you may face certain risks and expenses (such as foreclosure, loss of your home, and legal fees).

As of 02/16/2024, your loan is 107 days past due.

Payment due on 11/01/2023; Unpaid balance of \$1,181.55
Payment due on 12/01/2023; Unpaid balance of \$1,181.55
Payment due on 01/01/2024; Unpaid balance of \$1,181.55
Payment due on 02/01/2024; Unpaid balance of \$1,181.55

Current Payment Due 03/01/2024

Current Payment Due Amount: \$1,181.55

Total Unpaid Balance: \$5,984.39 You must pay this amount to bring the loan current.

PAST PAYMENT BREAKDOWN

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (For Taxes, Insurance) 5	\$0.00	\$0.00
Fees & Late Charges	\$0.00	\$0.00
Partial Payments (Unapplied)*	\$0.00	\$0.00
Total	\$0.00	\$0.00

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

If you are experiencing financial difficulty: See back for information about mortgage counseling or assistance. 13

TRANSACTION ACTIVITY (Since Last Statement)

Due Date	Description	Date Processed	Total Amount	Escrow	Interest	Principal	Charges
15	County Tax		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Late Charge Assessment	11/19/2023	\$0.00	\$0.00	\$0.00	\$0.00	-\$19.16

Additional Information is provided on the back of the statement.

DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT.

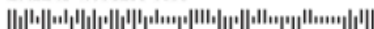


ACCOUNT NUMBER 360007 DUE DATE 03/01/2024 REGULAR PAYMENT \$1,181.55 PAST DUE AMOUNT \$4,726.20 TOTAL AMOUNT \$5,984.39

JOHN CUSTOMER
CARMEN CUSTOMER

Check this box and indicate change of mailing address, email address or telephone number on the reverse side.

COLONIAL
PO BOX 650895
DALLAS TX 75265-0895



TOTAL PAYMENT \$ _____
LATE CHARGES \$ _____
ADDITIONAL PRINCIPAL* \$ _____
ADDITIONAL ESCROW \$ _____
OTHER FEES \$ _____
TOTAL AMOUNT ENCLOSED \$ 18
(Do Not Send Cash)

*All Amounts must be paid in full before additional principal can be applied.