



DAVID J YOUNG
LISA YOUNG
1085 ACANTO PL
LOS ANGELES CA 90049-1603

Final Escrow Account Disclosure Statement

Property Address: 1085 ACANTO PLACE, LOS ANGELES, CA 90049

Notices of error and requests for information

Borrowers have certain rights under federal law related to resolving errors and requesting information about their mortgage account. Notices of error and requests for information must be directed to U.S. Bank. Attention: Consumer Advocacy, PO Box 21977, Eagan, MN 55121. Your submission must be in writing and include the name of each borrower, information adequate to identify the loan – such as account number and/or property address, and a description of the error you believe has occurred and/or a request for specific information regarding your mortgage loan.

Why are you receiving this Escrow Account Disclosure Statement?

This statement is being provided because your loan has been either paid in full, refinanced, service transferred to another Mortgage company or assumed by a new owner. Should you have any questions regarding this statement, please contact our customer service center.

Part one – Payment information

Account number: 0018458992
Analysis date: August 3, 2025

Principal and/or interest	\$3,848.33
Total:	\$3,848.33

Part two – Escrow account history

This statement itemizes your actual escrow account transactions since your previous escrow account disclosure statement. The projected payment dates and amounts from your previous escrow account disclosure statement are listed so you can determine where any difference(s) may have occurred.

The following statement of activity in your escrow account from July 01, 2024 through August 03, 2025 displays actual activity as it occurred in your escrow account during that period.

Escrow account history							
Date	Payments to escrow		Payments from escrow		Payment activity	Escrow balance	
	Projected	Actual	Projected	Actual		Projected	Actual
					Beginning balance	\$14,142.43	\$0.00
07/24	\$2,828.49	*				\$16,970.92	\$0.00
08/24	\$2,828.49	*				\$19,799.41	\$0.00
09/24	\$2,828.49	*	\$3,660.83		Hazard insurance	\$18,967.07	\$0.00
09/24			\$1,502.15	*	Add haz insurance	\$17,464.92	\$0.00
10/24	\$2,828.49	*				\$20,293.41	\$0.00
11/24	\$2,828.49	*	\$14,389.44	*	County tax	\$8,732.46	\$0.00
12/24	\$2,828.49	\$79.95				\$11,560.95	\$79.95
01/25	\$2,828.49	*		\$79.95	Esc refund	\$14,389.44	\$0.00
02/25	\$2,828.49	*				\$17,217.93	\$0.00
03/25	\$2,828.49	*	\$14,389.44	*	County tax	\$5,656.98	\$0.00
04/25	\$2,828.49	*				\$8,485.47	\$0.00
05/25	\$2,828.49	*				\$11,313.96	\$0.00
06/25	\$2,828.49	*				\$14,142.45	\$0.00
07/25		\$0.01				\$14,142.45	\$0.01
08/25				\$0.01	Transfer bal	\$14,142.45	\$0.00
Total:	\$33,941.88	\$79.96	\$33,941.86	\$79.96			

An asterisk (*) indicates a difference from the projected activity in either the amount or date.

Contact information

usbankhomemortgage.com

View your account and make payments at
usbank.com or on the U.S. Bank Mobile App.

Correspondence address

U.S. Bank
PO Box 21948
Eagan, MN 55121

Notices of error and requests for information

U.S. Bank
PO Box 21977
Eagan, MN 55121

Live customer support

Monday–Friday, 7 a.m. – 8 p.m. CT
Saturday, 8 a.m. – 2 p.m. CT

800-365-7772

We accept relay calls.

Automated services also available at this number 24/7.

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, **DO NOT DELAY PAYMENT**. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT
The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge at a rate that is the lesser of the Note and applicable law. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$50.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: www.hud.gov/counseling or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, a borrower may file complaints about the Servicer with the New York State Department of Financial Services or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Financial Services.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There is no charge for this service. Call 888-480-2432.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

WIRE Allows you to send payoff/reinstatement funds via wire transfer. Visit our website www.mrcooper.com or refer to your payoff statement for wiring instructions.

MONEYGRAM® EXPRESSPAYMENT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent, Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION® QUICK COLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent, Call 1-800-325-6000 to locate the one nearest you. Complete the Quick Collect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: MRCCOOPER State: TX
All Quick Collect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.



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