



Your Access 3 Equity Line Statement

Page 1 of 4

November 17, 2014 to December 17, 2014

Account number **215-0897-1200-010964**

ALI RAHAL

Summary Of Account Activity	
Previous Balance	\$177,874.57
Payments	-\$1,300.00
Other Credits	\$0.00
Fixed Rate Advances	\$0.00
Variable Rate Advances	\$0.00
Fees Charged	\$0.00
Total Interest Charged	\$488.50
Your New Balance	\$177,063.07
This balance is not your pay-off amount.	
Outstanding Principal Balance	\$176,574.57
Credit Limit	\$256,000.00
Available Credit	\$79,425.43
Statement Closing Date	12/17/2014
Number Of Days In Billing Cycle	31

Payment Information	
New Balance	\$177,063.07
Minimum Payment Due	\$488.50
Payment Due Date	01/12/2015

QUESTIONS?

Call Customer Service 888.461.8862

suntrust.com

Please send billing inquiries and correspondence to:
P.O. Box 305053, Nashville, TN 37230-5053

Important information about your home equity line of credit.

Soon you will enter the repayment period of your home equity line of credit. You have an outstanding balance on your equity line and when the draw period ends, your minimum monthly payments could increase. However, there are options to help keep your budget on track. To apply for a new SunTrust Access 3, home equity line of credit or to take advantage of our Repayment Extension Plan, call **800.854.9116** to discuss your options further.

► Please tear off and return this slip with your payment.

Account number **21508971200010964**

Your new balance **\$177,063.07**

Minimum payment due **\$488.50**

Date your payment is due: Jan 12, 2015

► Your minimum payment must be made before additional amounts will be applied to principal.

► Only use this area if you're paying more than your minimum payment due and give us the details here.



Moving? Check here and fill in the details on the back.

Option 1 - Revolving Line of Credit Amount Due	\$ 0.00
Option 2 - Interest Only Amount Due	488.50
Option 3 - Fixed Rate Amount Due	0.00
Your minimum payment due	\$ 488.50
Additional Option 1 Payment	\$
Additional Option 2 Payment	
Additional Option 3 Payment: ID _____	
Total amount you're paying	\$

Payments are credited to your account per your agreement. Your available credit will not reflect the payment for 7 business days to allow for the collection of funds.

SUNTRUST BANK
P.O. BOX 791274
BALTIMORE MD 21279-1274

ALI RAHAL
4670 RIVERTON DR
ORLANDO, FL 32817-1454

Transactions

Transaction Posting

Date	Date	Reference Number	Description	Amount(\$)
Option 1: Revolving line of credit				
Nov 17	Nov 17		STARTING BALANCE	0.00
Fees				
			Total Fees for this period	0.00
Interest Charged				
			Total Interest for this period	0.00
Dec 17	Dec 17		ENDING BALANCE	0.00
			Minimum Payment Due: \$0.00	
Option 2: Interest only				
ID#001				
Nov 17	Nov 17		STARTING BALANCE	177,874.57
Nov 28	Nov 28		PAYMENT	
			INTEREST	-300.00
Dec 02	Dec 02		PAYMENT	
			INTEREST	-174.85
			PRINCIPAL	-825.15
Fees				
			Total Fees for this period	0.00
Interest Charged				
Dec 17	Dec 17		INTEREST CHARGE	488.50
			Total Interest for this period	488.50
Dec 17	Dec 17		ENDING BALANCE	177,063.07
			Minimum Payment Due: \$488.50	

2014 Totals Year-To-Date

Total Fees Charged	\$0.00
Total Interest Charged	\$5,885.79

Ways to pay

- at suntrust.com
- by mail - tear off and return this slip with your check made payable to SunTrust Bank to the following address:
SunTrust Bank
P.O. Box 791274
Baltimore MD 21279-1274

Moving? Please give us your new contact information:

Name (first, initial, last)			
Address (number, street name)			Apartment
City	State	ZIP code	
Home telephone	Business telephone		Extension
E-mail			



Your Access 3, Equity Line Statement

Page 3 of 4

November 17, 2014 to December 17, 2014

Account number 215-0897-1200-010964

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate(APR)	Balance Subject to Interest Rate	Interest Charge
Option 1: Revolving line of credit	3.250% (v)	\$0.00	\$0.00
Option 2: Interest only ID#001	3.250% (v)	\$176,973.84	\$488.50

(v) = Variable rate

Your Access 3 Equity Line Statement

Page 4 of 4

November 17, 2014 to December 17, 2014

Account number **215-0897-1200-010964**

Important Information

For your payment to be credited to your account on the same business day that it is received, the coupon portion on the billing statement and your payment must be mailed to the remittance address shown on the coupon and received by SunTrust Bank by 5:00 PM. Payment must be in the form of a check or money order drawn in U.S. currency for the correct amount. Payments received at any other location in any other form may be subject to a delay in crediting of up to five (5) days after the date of receipt.

How We Calculate Interest

We figure the interest charge on your account by applying the daily periodic rate to the Average Daily Balance of your account. To get the Average Daily Balance we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance.

Overdraft Protection

If you have been provided with an overdraft protection agreement, then by payment of the annual fee and/or use of this overdraft protection, you agree to abide by all of its terms and conditions, including but not limited to its repayment terms.

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think there is an error, have questions, or need additional information about a transaction on your statement, please call us at 888.461.8862 or write to us at:

SunTrust Bank
P.O. Box 305053
Nashville, TN 37230-5053

We must receive your written request within 60 days of the date the first bill was sent where an error or problem occurs to preserve your billing rights.

In your letter, give us the following information:

- * Your name and account number.
- * The dollar amount of the suspected error.
- * Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If SunTrust made an error on your bill, you will not have to pay any finance charges related to any amount in question. If SunTrust does not find an error, you will be required to pay all unpaid portions of the amount in question including any unpaid finance charges. In both cases, you will receive a statement showing the amount you owe and the date due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill, and we must tell them when the matter has been settled or resolved between us. We must also tell you the name of anyone we report you to. If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home State or, if not within your home State within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Federal Disclosures

The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members - including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at www.militaryonesource.mil (search for 'SCRA').

SunTrust is a member of the HOPE NOW Alliance. HOPE NOW is an alliance between counselors, servicers, investors and other mortgage market participants with a mission to prevent foreclosures through outreach to borrowers at risk. To obtain more information about HOPE NOW, please contact the Homeowner's HOPE hotline at 888.995.HOPE (4673) and www.995HOPE.org or www.HOPENOW.com. The HOPE NOW Alliance provides free independent, HUD-approved counseling to homeowners in financial trouble. Or you can contact the US Department of Housing and Urban Development (HUD) at 800.569.4287 or www.hud.gov/foreclosure for information about HUD-approved counseling agencies that may assist you.

This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, SunTrust recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only.

If you are current on your loan account, the notice above is not intended to imply otherwise.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006.

Information Reported to Credit Bureaus

Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to a credit bureau or consumer reporting agency. Such notices should be sent in writing and include your complete name, current address, social security number, telephone number, account number, type of account, specific item of dispute and the reason why you believe the information reported is in error. Send your notice to SunTrust Bank, P.O. Box 85526, RVW-7043, Richmond, VA 23285

© 2014 SunTrust Banks, Inc. SunTrust, and Access 3, are federally registered service marks of SunTrust Banks, Inc. All other trademarks are the property of their respective owners. SunTrust Bank is an Equal Housing Lender. Member FDIC.

