



1601 LBJ Freeway
Suite 150
Farmers Branch, TX 75234

63897905
WILLIAM MARSHALL
10377 COLLEGE SQ
COLUMBIA MD 21044

Property Address:
2212 LOGAN ST
HARRISBURG, PA 17110

Account Information	
Loan Due Date	10/01/2024
Outstanding Principal Balance ¹	\$93,587.00
Interest Rate	8.750%
Prepayment Penalty	Yes
Escrow Balance	-\$1,123.76
Recoverable Corporate Advances	\$0.00
¹ Please note, the balance on your billing statement is NOT your payoff amount. If you want to payoff your loan, you can request a payoff quote via our website www.fayservicing.com , or contact our Customer Service Department at (888) 201-3780.	

**** Delivered Electronically ****

MORTGAGE STATEMENT

Statement Date: September 03, 2024



Mobile App: Available in Apple and Google app stores. Download today!
Online: www.fayservicing.com



8am-7pm Monday-Thursday, 8am-5pm Friday, 9am-12pm Saturday,
Operating hours are Central Time
Phone: (888) 201-3780
Fax: 312.291.3656 Unavailable after 10/01/2024



Payments:
Attn: Payment Processing PO Box 88009
Chicago, IL 60680-1009

Loan Number:	0370809038
Next Payment Due Date:	10/01/2024
Amount Due:	\$830.20
If payment is not received before 10/11/2024, a late fee of \$83.02 will be charged.	

Explanation of Amount Due	
Principal	\$55.12
Interest	\$682.41
Escrow (Taxes and Insurance)	\$92.67
Regular Monthly Payment	\$830.20
Overdue Payment(s)	\$0.00
Total Fees or Charges	\$0.00
Suspense (Unapplied Funds)	(\$0.00)
Total Amount Due	\$830.20

Transaction Activity (08/03/24 - 09/03/24)								
Date Paid	Description	Principal	Interest	Escrow	Additional Monthly Amount	Charges and Fees	Partial Payment (Unapplied)	Total
08/07/24	SCHOOL DISTRICT TAX	\$0.00	\$0.00	-\$910.97	\$0.00	\$0.00	\$0.00	-\$910.97
09/03/24	PAYMENT APPLIED	\$54.73	\$682.80	\$92.67	\$0.00	\$0.00	\$0.00	\$830.20
If you recently submitted a payment on or after the statement date, the transactions activity will not be reflected on this statement.								

Special Messages	

Past Payments Breakdown		
	Paid Since Last Statement	Paid Year to Date
Principal	\$54.73	\$163.00
Interest	\$682.80	\$2,049.59
Escrow (Taxes and Insurance)	\$92.67	\$1,037.21
Fees and Charges	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total Payment	\$830.20	\$3,249.80
Important Information about Partial Payment		
* Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.		

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

Please detach bottom portion and return with your payment.

Amount Due	
Loan Number	0370809038
Borrower	WILLIAM MARSHALL
Co-Borrower	
Total Amount Due	\$830.20
Due By 10/01/2024	
If payment is not received before 10/11/2024, a late fee of \$83.02 will be charged.	

Please write your loan number on your check or money order.

Please remit the Amount Due (shown left). If you wish to make additional payments to your principal or escrow, please indicate the amount(s) in the boxes at right.


PAYMENT COUPON

Amount Due	\$830.20
Monthly Payment Amount	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Additional Principal	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Additional Escrow	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Late Fees	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Other** (Please Specify)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Total Enclosed	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>



Attn: Payment Processing PO Box 88009
Chicago, IL 60680-1009

037080903800008302080000000005

Payments by Phone (888) 201-3780 	Payments Online www.fayservicing.com New Payment Option Available! First time users, contact us to Learn How you Can Add Your Debit Card Today!	Payments via Overnight or Express Mail, and/or for Principal Curtailment or Escrow only Fay Servicing, LLC Attn: Payment Processing 1601 LBJ Freeway, Suite 150 Farmers Branch, TX 75234 Payments cannot be made in person at this location	Correspondence Fay Servicing, LLC 1601 LBJ Freeway Suite 150 Farmers Branch, TX 75234
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Payments by Phone - Fay Servicing, LLC Pay-by-phone option makes it possible to make your loan payment by using your touchtone telephone. This service is available to you 24 hours a day, 7 days a week at no charge. Simply call the toll-free number (888) 201-3780 to perform real-time, confidential mortgage payment transactions. Payments can be submitted by mail, the automated system, or online for no additional fee, and other free payment options may also be available.

Payments Online - Fay Servicing, LLC Online Mortgage Payment, free with your online account, can save you time and money with the click of a mouse. Pay your mortgage online and skip paper checks and stamps. Set up your payment in minutes. (Return each month to make your payments, or set up automated recurring payments for convenience.)

Remember to include your name and account number on all payment remittances and written correspondence. Payments must be received by the timeframe outlined below in order to be credited to your loan the same business day. Payments received after these times will be credited the following business day. Mail 4:00 p.m. CST Web or pay by phone 9:00 p.m. CST.

MoneyGram Express Payment - MoneyGram ExpressPayment ensures same-day delivery of your payment to Fay Servicing, LLC. Visit your local MoneyGram Agent. Call1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Fay Servicing, LLC loan number. The Fay Servicing, LLC Receive Code is 15055. All ExpressPayment transactions require cash. The agent will charge a fee for this service. Fay Servicing, LLC does not charge a fee for this service.

DISCLOSURES

Federal law requires us to advise you that Fay Servicing, LLC (NMLS ID 88244) as the servicer of your loan, is responsible for collecting your payments; however, in some circumstances we may be acting as a debt collector, in those circumstances, this communication is from a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

Fay Servicing, LLC utilizes third-party providers in connection with the servicing of your loan, but Fay Servicing, LLC remains responsible for all actions taken by third-party providers.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, 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.

IMPORTANT BANKRUPTCY NOTICE

Bankruptcy (if applicable) - To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the U.S. Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Fay Servicing, LLC retains rights under its security instrument, including the right to foreclose its lien.

NOTICE TO CUSTOMERS

To provide us with a Direct Dispute of credit reporting, Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please contact us at:

Fay Servicing, LLC
Attn: Customer Service Department
Attn: Customer Service Department, Fay Servicing, P.O. Box 815548
Farmers Branch, TX 75381

Should you have any questions or concerns regarding your loan, please contact us at (888) 201-3780. Our office is open 8am-7pm Monday-Thursday, 8am-5pm Friday, 9am-12pm Saturday, Operating hours are Central Time.

MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

U.S. Department of Housing and Urban Development (HUD)

Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home.
For a list of homeownership counselors or counseling organizations in your area, go to <https://hudgov-answers.force.com/housingcounseling/s/> or call 800-569-4287.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The 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 Customer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-FTC-HELP (1-877-382-4357); TTD: 1-866-653-4261
www.ftc.gov

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA) - If you or any other person on this mortgage is a servicemember or dependent of a servicemember, you may be entitled to certain protections under the Federal Servicemembers Civil Relief Act (50 U.S.C. Sec 501) regarding the servicemember’s interest rate and the risk of foreclosure. Counseling for qualified individuals is available at agencies such as Military OneSource and Armed Forces Legal Assistance. To obtain information on counseling assistance, contact the OneSource Center, toll free, at (800)-342-9647 or visit their website: <http://legalassistance.law.af.mil.content/locator.php>.

PROPERTY INSPECTIONS

If your loan account is in default, in accordance with the terms of your Mortgage/Deed of Trust, Fay Servicing, LLC may inspect your property to determine that it is being maintained and occupied. As needed or required, Fay Servicing, LLC may secure the property. Securing the property may result in locks being added or changed in an effort to protect the property and may also include winterizing and/or mowing the property as necessary. Any fees for such an inspection and/or property services may be charged to your account.

Disputed Debts: If you are disputing the debt, or a portion of the debt, please note that this statement is for information and compliance purpose only. It is not an attempt to collect a debt against you.