
WARNING

This warning is issued due to increasing data security risks and is an integral part of the attached payoff statement related to Loan # 1484460496. Prior to initiating any payment transactions in response to this payoff statement, we urge the recipient to call 1-877-801-2451. The purpose of this call is to verify the accuracy and validity of the wiring instructions provided in the attached payoff statement.

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OUR OFFICES WILL BE CLOSED ON NOVEMBER 27TH, DECEMBER 25TH, AND JANUARY 1ST.

Tatian Atkins
821 Ne 205th St
Miami FL 33179

LOAN NUMBER: 1484460496
LOAN TYPE: CONV W/O PMI
PROPERTY ADDRESS: 821 NE 205 St
Miami, FL 33179

PAYOUT STATEMENT FOR: Miami FL 33179
Tatian Atkins
821 NE 205th St
Miami FL 33179-0000

These figures are good to November 17, 2025.

This loan is due for the November 01, 2025 payment.

1st Principal Balance	\$	473,852.01
Total Interest Due as of 11-17-25*		3,012.96
Recordg/Assignmt Fee		10.00
Prop Inspection Fee		.00
Misc Client Fee		.00
* * * * * SUB TOTAL OF 1ST LIEN * * * * *	\$	476,874.97

Funds received on or after November 17, 2025 will require an additional
\$ 64.91 in interest per Day.

These figures are good to November 17, 2025.

This loan is due for the November 01, 2025 payment.		
2nd Principal Balance	\$	6,630.76
Interest at 0.00000%* (2ND Balance)		.00
Recordg/Assignmt Fee (2ND Balance)		10.00
Prop Inspection Fee (2ND Balance)		.00
* * * * * SUB TOTAL OF 2ND BALANCE * * * * *	\$	6,640.76

Funds received on or after November 17, 2025 will require an additional
\$.00 in interest per Day for the second balance.

* * * GRAND TOTAL TO PAY OFF 1ST LIEN AND 2ND BALANCE ** 483,515.73

REFERENCES

WIRES SHOULD BE RECEIVED BY 3 P.M. CST

*Interest rate in effect as of date written above. If your loan is an adjustable rate mortgage, the interest rate disclosed may adjust in accordance with the terms of your promissory note/loan agreement.

Funds sent by wire to: JPMorgan Chase, 270 Park Ave., New York, NY 10017, ABA Number 021000021, Account Number 838500335, Account Title: Payoff Clearing Account. The borrower(s) name and loan number must be referenced as part of the wire transfer package, otherwise, funds will be rejected. To confirm our receipt of your wire transfer and application of our Payoff, contact our Loan Servicing Department at 1-855-355-2096 the day following your wire transfer.

BEFORE REMITTING PAYOFF FUNDS PURSUANT TO THIS PAYOFF STATEMENT, WE URGE THE RECIPIENT TO CALL 1-877-801-2451 TO CONFIRM THE VALIDITY OF THIS PAYOFF STATEMENT.

PAYOUT CHECKS should be mailed to:

First Horizon Bank
Attention: Payoff Processing
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

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Issuance of this statement does not suspend the contract requirement to make the mortgage payments when due. A late charge of \$ 140.92 will be assessed if the mortgage payment is received more than 15 days after the scheduled due date and should be added to the payoff total if received after that time. **PLEASE ENSURE THAT NO MORTGAGE PAYMENTS SUBMITTED PRIOR TO PAYOFF ARE RETURNED FOR ANY REASON AS THIS WILL RESULT IN THE PAYOFF FUNDS BEING SHORT AND THE LIEN ON THE PROPERTY WILL NOT BE RELEASED.** If the Bank notifies us that a mortgage payment submitted prior to payoff is being returned, we will consider the payoff to be short in the amount of the mortgage payment(s) and will not process the payoff transaction nor transmit a mortgage satisfaction/release to the requestor or county recorder's office for recording, as applicable, until the shortage has been paid. If the mortgage satisfaction/release document has already been transmitted to the requestor or county recorder's office, if we do not receive the shortage immediately upon notification to you, we will take appropriate steps to rescind the mortgage satisfaction/release as the loan will not have been paid in full.

If you (the borrower) or your authorized agent requested a payoff amount to prepay your loan in full and the funds received for payoff are not sufficient to satisfy the full indebtedness of the loan, the payoff funds will be returned. This delay will cost you (the borrower) additional interest, as interest continues to accrue on the indebtedness until the total amount required for payoff is received.

The scheduled tax and insurance disbursements will continue to be made from the escrow/impound account until the date First Horizon Bank receives payoff funds. Any remaining escrow balance or overpayment will be mailed to the borrowers within twenty (20) days (excluding Saturdays, Sundays and Legal Public Holidays) after the receipt and processing of the funds required to pay the loan in full.

If your (the borrower(s)) monthly payments are automatically deducted from a checking or savings account, this automatic drafting will be discontinued at the time the payoff funds are processed to pay your loan in full. However, because of processing time frames for the automatic drafting of monthly payments, an additional payment(s) may be deducted after the date of receipt of the payoff funds. While any such payment(s) deducted after payoff will be refunded, to avoid the possibility of additional automatic drafting occurring after payoff, a written cancellation request must be received by our Automatic Drafting Department thirty (30) days prior to the payoff date.

Provide any changes to the borrower(s) mailing address where the executed release/reconveyance documents should be sent.

PAYOUT PROCEDURE DISCLOSURE

This is in reply to your inquiry/request for payoff figures or offer to tender an amount to prepay your FHA-insured mortgage in full, which this company is servicing.

This notice is to advise you of the procedure which will be followed to accomplish a full prepayment of your mortgage.

The Mortgagee shown on page 1 of the payoff statement will:

if the date of the mortgage loan is prior to August 2, 1985, require 30 days prior written notice of your intent to pay the loan in full, consider that we have received notice of your intended prepayment, and that the 30 day written notice period began to run as of the date shown on page 1 of this payoff statement; and only accept the prepayment (payoff funds) on the first day of any month during the mortgage term; or accept the prepayment whenever tendered with interest paid to the first day of the month following the date the prepayment (payoff funds) is received; or

if the date of your mortgage loan is between August 2, 1985 and January 20, 2015, only accept the prepayment (payoff funds) on the first day of any month during the mortgage term; or accept the prepayment whenever tendered with interest paid to the first day of the month following the date the prepayment (payoff funds) is received; or

if the date of your mortgage loan is on or after January 21, 2015, accept the full prepayment amount (payoff funds) whenever it is paid and collect interest only up to the date the prepayment is made.

NOTE: Unlike principal (which is paid in the current month's mortgage payment), interest earned by the Mortgagee the previous month must be paid in the next month's mortgage payment since the interest must be earned by the Mortgagee before it is owed by you, the Mortgagor. The interest being charged to the next installment due date regarding prepayments is in fact interest that was earned the previous month and has yet to be paid.

If the date of your mortgage loan is prior to January 21, 2015, it is to your advantage to arrange closings so that the prepayment (payoff funds) reaches us on or before (as close to the end of the month as possible) the first work day of the month. This is because your loan provides for the collection of interest through the end of the calendar month in which your prepayment is received and so the interest due in order to pay the loan in full will accrue on a per month, not per diem, basis.

If you have any questions regarding this notice, please contact our Customer Service Department at 1-855-355-2096.

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