

FIRST PAYMENT LETTER

Nguyen
Loan #: 244858999
Serv. #: 5110333703
MIN: 100196399043594199

DATE: May 29, 2024

LOAN NUMBER: 244858999

PROPERTY ADDRESS: 5128 W HENDERSON ST, CHICAGO, IL 60641

In the event that mortgage insurance is required on the above loan, the undersigned agrees that except as otherwise provided by law, **Guaranteed Rate, Inc.**, its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable.

The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.


The first regular monthly payment on the above mortgage loan is due on **July 1, 2024**. The EXACT amount of the total monthly payment is calculated by adding the following amounts together into a total sum (which is the total payment):

Principal and Interest	\$ 3,121.99
Homeowner's Insurance	\$ 148.59
Mortgage Insurance	\$ 104.18
Property Taxes	\$ 335.79
	\$
	\$
TOTAL PAYMENT:	\$ 3,710.55

The payments of the undersigned shall be due on the 1st day of each month. Further information about monthly payments are set forth in the "Closing Disclosure" provided to you.

The undersigned further acknowledges that monthly coupons/statements and a supply of self-addressed envelopes will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

 5/29/2024 05:49:24 AM MDT
- BORROWER - Anthony Nguyen - DATE -

- BORROWER - Anna C Luangxaysana - DATE -

PAYMENT MUST BE SENT TO:
Guaranteed Rate, Inc.
PO Box 105178
Atlanta, GA 30348-5178
Toll-free Telephone Number: 866-681-2264
If you have any questions concerning your payment, please call **Brian Dombrowski** toll free at (773) 945-6148.

