



P O Box 85046
San Diego, CA 92186-5046
Customer Service: 1-800-365-4441
www.guildmortgage.com
NMLS #3274

LOAN ACTIVITY STATEMENT

Statement Date 03/05/2019

BRET ALLAN
1100 S ATLANTIC ST UNIT 408
SEATTLE WA 98134

Loan Number 860-1015736
Payment Due Date 04/01/2019
Amount Due \$1,777.36
*If payment is received after 04/16/2019
\$66.64 late fee will be charged.*

Property Address
1100 S ATLANTIC ST UNIT 408
SEATTLE, WA 98134

Account Information

Paid to Date 03/01/2019
Unpaid Principal Balance \$261,416.37
Interest Rate 4.375%

Explanation of Amount Due

Principal	\$379.76
Interest	\$953.08
Escrow (Taxes and Insurance)	\$444.52
Regular Monthly Payment	\$1,777.36
Total Fees and Charges	\$.00
Past Due Payment	\$.00
Total Amount Due	\$1,777.36

Transaction Activity (02/06/19 to 03/05/19)

Date	Description	Charges	Payments
02/12/19	PMI Premium Paid to MI Company		-\$166.84
03/05/19	Payment Received - Thank You		\$1,777.36

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$378.38	\$1,131.03
Interest	\$954.46	\$2,867.49
Escrow (Taxes & Insurance)	\$444.52	\$1,333.56
Fees	\$.00	\$.00
Partial Payment (Unapplied)*	\$.00	\$.00
Buydown/Subsidy	\$.00	\$.00
Total	\$1,777.36	\$5,332.08

* Partial payments are placed in a separate suspense account. You will be notified by mail and the funds will be held until the balance is received. A payment will be applied to your mortgage at that time.

Additional Information

Escrow Balance \$1,549.74

Important Messages

To refinance or purchase a new home-contact Casey Oiness at 425-250-3170 or caseyo@guildmortgage.net. LO NMLS ID 265169; Co NMLS #3274; Equal Housing Lender. Guild Mortgage Company is committed to protecting your financial information. We have enclosed our Guild Mortgage Company Consumer Privacy Notice for your records. If you have any questions, please call toll-free 1-800-365-4441. (see page 2 for continuation of Important Messages)

PAYMENT COUPON - Detach and Return With Your Payment Made Payable to: GUILD MORTGAGE COMPANY

BRET ALLAN
1100 S ATLANTIC ST UNIT 408
SEATTLE WA 98134

AMOUNT DUE

Due by 04/01/2019 \$1,777.36

\$66.64 late fee will be charged after 04/16/2019

Additional Principal	\$								
Additional Escrow	\$								
TOTAL AMOUNT ENCLOSED	\$								

Loan Number: 860-1015736

Please write the loan number on the front of your check.

☐ If your contact information has changed,
please complete the reverse side.

Do not mail - Automatic Pay



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86010157360177736



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Transaction Activity (02/06/19 to 03/05/19) (continued from first page)

Date	Description	Charges	Payments

Important Messages (continued from first page)

For online access to your loan information, to make a payment or to obtain financial hardship information, we invite you to visit our website and register at www.guildmortgage.com "My Account".
If you have questions about your account, see the Important Customer Information section for ways to contact us.

Change of Information Notification

BORROWER

New Mailing / Street Address _____

New City, State and Zip Code _____

E-Mail Address _____

New Contact Phone Number _____

Best Time to Call: hour of day and day of week _____

Borrower's Signature and Date to Approve Changes _____

CO-BORROWER

New Mailing / Street Address _____

New City, State, and Zip Code _____

E-Mail Address _____

New Contact Phone Number _____

Best Time to Call: hour of day and day of week _____

Co-borrower's Signature and Date to Approve Changes _____

For Name Changes, please contact Customer Service.



IMPORTANT CUSTOMER INFORMATION

ACCESS YOUR ACCOUNT ONLINE AT www.guildmortgage.com

Log into 'My Account' to make or confirm payments, set-up automatic payments, review account details, manage your account profile and much more. Signing up is easy and secure.

PAYMENT INFORMATION

AUTOMATIC PAYMENT AUTHORIZATION (ACH) You may sign up online at our website www.guildmortgage.com or contact Customer Service at 1-800-365-4441.

ONLINE PAYMENTS - WESTERN UNION
Fee varies by state up to \$7.00.
** If your payment is delinquent, please contact our Loan Counseling Department.*

PAY BY PHONE - WESTERN UNION
Fee varies by state up to \$7.00.
1-800-365-4441

PAYMENTS BY MAIL
Guild Mortgage Company
P O Box 85046
San Diego, CA 92186-5046

OVERNIGHT AND EXPRESS MAIL
Guild Mortgage Company
Attn: Cashiering Dept.
5898 Copley Drive, 4th Floor
San Diego, CA 92111

PLEASE DO NOT INCLUDE CORRESPONDENCE WITH YOUR PAYMENT. Certified funds are required for additional principal payments over \$9,999.99. Your principal balance is less than the amount due to payoff the loan. Please contact the Payoff department for a Demand Statement.

CREDIT REPORTING NOTICE: 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.

CONTACT INFORMATION

AUTOMATED LOAN INFORMATION
Access will require your loan number and last four digits of your social security number.
1-800-365-4441

CUSTOMER SERVICE
1-800-365-4441
Monday to Friday
6:00 a.m. - 5:00 p.m. PT

LOAN COUNSELING
1-800-365-4884
Monday to Friday
7:30 a.m. - 5:00 p.m. PT
loancounseling@guildmortgage.net

NEW LOANS OR REFINANCE*
Please see contact information in the Important Messages section on page 1 of this statement.
** financing not available in all states*

PAYOFF DEPARTMENT
Fax request to: 858-627-2216
Mailing Address:
Guild Mortgage Company
Attn: Payoff Department
P O Box 85304
San Diego, CA 92186-5304

CORRESPONDENCE
Guild Mortgage Company
P O Box 85304
San Diego, CA 92186-5304

CORRESPONDENCE OVERNIGHT AND EXPRESS MAIL
Guild Mortgage Company
Attn: Customer Service Dept.
5898 Copley Drive, 4th Floor
San Diego, CA 92111

PROPERTY TAX AND INSURANCE DEPARTMENTS
Property Tax Fax: 858-492-5835
Insurance Fax: 858-346-1104
Mailing Address:
Guild Mortgage Company
Attn: Property Tax or Insurance Dept.
P O Box 85304
San Diego, CA 92186-5304

PREFERRED ADDRESS FOR NOTICES OF ERROR, INFORMATION REQUESTS AND QUALIFIED WRITTEN REQUESTS
Mailing Address:
Guild Mortgage Company
Attn: QA Dept. - Borrower Escalations
5898 Copley Drive, 4th Floor
San Diego, CA 92111

HOUSING COUNSELOR INFORMATION - If you would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-569-4287. Information is also available on our website at www.guildmortgage.com/hardship.

LATE PAYMENTS / RETURNED PAYMENTS: If your payment is late, please contact our Loan Counseling Dept. at 1-800-365-4884. A payment received more than 15 days after the due date may incur a late charge. The late charge is based on a percentage (stated on your mortgage, deed of trust or note) of your monthly payment. If your payment is returned for any reason, such as non-sufficient funds, you may be charged \$15.00 for a returned item fee.

ESCROW ACCOUNT INFORMATION: In addition to the monthly principal and interest due, your loan may require the collection of funds for an escrow account (also referred to as impound or trust account). These funds are for real estate taxes, assessments, fire and other hazard insurance premiums, mortgage insurance premiums, and for any other charges. If your payment includes an escrow amount, it is analyzed annually in order to ensure that sufficient funds are available to pay these items when they are due. These amounts may vary from year to year, and your escrow payments are adjusted for this.

SUPPLEMENTAL PROPERTY TAX / HAZARD INSURANCE INFORMATION: If you have an escrow account item for taxes, you may send revised, corrected or supplemental tax bills to the property tax address above, Attn: TAX DEPARTMENT, 10 business days before the delinquent date. If we are not given sufficient time to pay your taxes, any penalty is charged to your escrow account. If your property has a Supplemental Tax bill, it is sent directly to the owner of record from the tax authority. If you choose to send the bill to Guild for payment, you must comply with the deadlines stated above. It is your responsibility to review your Loan Activity Statement or contact our Customer Service Department to verify payment of the bill from your escrow account. Because of the uncertainty of the Supplemental Tax bill, a shortage may occur in your escrow account. Send all hazard insurance premium renewals or substitutions to the insurance address above, Attn: INSURANCE DEPARTMENT, 20 days prior to the expiration date of your existing policy to avoid any lapse in coverage.



Company NMLS #3274; Regulated by the CO Division of Real Estate; Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; AZ BK 0018883; NV Mortgage Broker #1141; NV Mortgage Banker #1076; OR ML-176; GA Lic #6268

GUILD is excited to offer a new payment method

ONE TIME ACH

One Time ACH can be used daily, monthly, or as you need it!

What is One Time ACH? It's a **FREE** online payment option that allows you to:

- ✓ Self service your loan
- ✓ Post date a payment
- ✓ Make a same-day payment
- ✓ Add extra principal or escrow payments

Who can use One Time ACH? Borrowers who:

- ✓ Are current on their loan
- ✓ Have registered their loan

What's needed to make a payment?

- ✓ Bank routing number
- ✓ Savings or Checking account number

Need more information? www.guildmortgage.com/help-center/faqs

Want to make a payment? Need to register? Go to www.guildmortgage.com and select MyAccount Login

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