

Loan Statement

Homebridge

PO Box 77404
Ewing, NJ 08628
STATEMENT ENCLOSED

+ 0402448 000139796 09CLST 0953550 G2 AF11AH
AWAIS SULTAN
1157 W VERNON PARK PL
CHICAGO IL 60607-3423



Statement Date:	04/01/20
Account Number:	0085378156
Payment Due Date	05/01/20
Amount Due	\$1,611.03

If payment is received after 05/17/20, \$52.84 late fee will be charged.

Contact Us

Customer Service/Pay By Phone: 866-913-2951

Website: www.hfs.loanadministration.com

***Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628**

Account Information

Property Address	7421 S MERRILL AVE CHICAGO, IL 60649
Outstanding Principal	\$179,808.22
Deferred Principal	\$0.00
Escrow Balance	\$847.55
Restricted Escrow Balance	\$25,186.74
Maturity Date	November 2047
Interest Rate	5.5000%
Prepayment Penalty	NONE

Explanation of Amount Due

If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/stfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.

Principal	\$232.60
Interest	\$824.12
Escrow (for Taxes and Insurance)	\$554.31
Other	\$0.00
Current Payment Due 05/01/20	\$1,611.03
Total Fees Charged Since Last Statement	\$0.00
Overdue Amount	\$0.00
Total Amount Due	\$1,611.03

Transaction Activity (03/03/2020 to 04/01/2020)

Date	Description	Charges	Payments
03/03/20	FEE -		
03/12/20	MIP/PMI DISB		\$82.20
04/01/20	04/2020 PAYMT - THANK YOU		\$1,611.03

Past Payments Breakdown

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment.

	Paid Since Last Statement	Paid Year to Date
Principal	\$231.54	\$919.83
Interest	\$825.18	\$3,307.05
Escrow (Taxes and Insurance)	\$554.31	\$2,217.24
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
*Unapplied Funds	\$0.00	\$0.00
Total	\$1,611.03	\$6,444.12

IMPORTANT MESSAGES

Your Taxes Paid in 2019 = \$3,415.33, Your Interest Paid in 2019 = \$10,019.99

Tired of writing checks and paying postage? We offer a convenient system that automatically debits your payment each month from your checking or savings account. To take advantage of this **FREE** service, visit our website and complete the Automatic Payment (ACH) Authorization or contact Customer Service.



See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To:

Awais Sultan
1157 W Vernon Park Pl
Chicago IL 60607-3423



Check this box if your address or personal information has been updated on the reverse of this payment coupon.

HomeBridge Financial Services, Inc

G2

Payment Due Date: 05/01/20
Current Payment: \$1,611.03
Past Due Amount: \$0.00
Unpaid Late Charges: \$0.00
Other Fees: \$0.00
TOTAL AMOUNT DUE: **\$1,611.03**
After 05/17/20 Pay: \$1,663.87

Account Number:
0085378156

Amount
Enclosed

\$

*Please do not fold, tape or staple check or coupon.
Please only use blue or black ink.*

PAYMENT PROCESSING CENTER
PO BOX 11733
NEWARK, NJ 07101-4733



Late Charge	\$ _____
Additional Principal	\$ _____
Additional Escrow	\$ _____
Other Fees	\$ _____
Total Amount paid	\$ _____

*See reverse side for instructions

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IMPORTANT INFORMATION
Please Read Carefully

Payment Information:

Payments are due and payable by the Payment Due Date. Payments can be made online through our website (if offered) or you can access our Automated Telephone System by calling the number listed on this statement. If you wish to pay by check, please be sure to:

1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon.
2. **Do not send cash.** DO NOT include correspondence with your payment.
3. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment, please use the following address: Payment Processing 425 Phillips Blvd, Ewing, NJ 08618. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. **PLEASE NOTE:** Additional principal payments can only be made with, or after your current month's payment. **NO principal payments can be applied to loans that are not current.**
4. **Do not send partial payments.** The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is delinquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1) returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficient to equal a full periodic payment due.
5. If payment is in excess of the amount due, you must indicate on the coupon how the excess is to be applied. **Monies received in excess of the payment due that are not identified for application may be used to make multiple payments, which could make your loan current or 1 month prepaid.**
Remaining monies may be applied first to pay any other balances due, such as fees and advances, if permitted by applicable law.
6. We reserve the right to redeposit returned checks. Redeposit and returned check fees will be charged unless prohibited by law.

Important Contact Information

Please include your account number on ALL correspondence. DO NOT SEND correspondence with your payment

Payments	Tax Bills	Insurance	Collections	All other Correspondence
PO Box 11733 Newark, NJ 07101-4733	Current Tax Bill not needed (please see below for details)	PO Box 202028 Florence, SC 29502-2028 mycoverageinfo.com PIN: CEN300	PO Box 77407 Ewing, NJ 08628 FAX 609-538-4017	PO Box 77404 Ewing, NJ 08628 FAX 609-538-4005

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING.
THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.**

Automatic Payment (ACH):

We offer a free, convenient service that automatically debits your payment each month from your checking or savings account. To take advantage of this service, visit our website (if offered) and complete the Automatic Payment (ACH) Authorization or contact Customer Service directly.

Payoff Request

A written request should be submitted in advance for a payoff statement. You may request a payoff statement be faxed to you by calling 1-877-7PAYOFF (1-877-772-9633) (a fee for faxing applies, if permitted by applicable law). Please have available your account number, social security number, the payoff date, and your fax number. No verbal information can be provided.

Automated Loan Information:

You can access your loan information 24 hours a day, 7 days a week by calling our Customer Service automated telephone system or by going online at the web address listed on the reverse side of this statement (if offered). Please have your account number and social security number available.

Servicemembers Civil Relief Act (SCRA):

Eligible servicemembers and their spouses or civil partners may receive protections under the SCRA. To find out how to determine if you are eligible for protections under SCRA and to receive instructions on how to invoke your rights, please contact us at the number listed.

Insurance Coverage:

All loans are required to have adequate property insurance in force at all times, including flood insurance, if the property is situated in a special flood hazard area. Acceptable hazard and extended dwelling insurance coverage amounts are equal to 100% of the full insured value of the improvements, or equal to the loan balance, if greater than 80% of the replacement costs. Flood insurance must equal the lesser of all loan balances, the full structure replacement cost value or NFIP flood coverage maximum for the property type. There may be, at lender discretion, situations where the flood coverage cannot be lower than 80% of the replacement costs. Please consult your insurance agent to determine the adequacy of your coverages. At time of renewal or if changing insurance companies, please direct any evidence of insurance coverage through one of the following methods: through the website at mycoverageinfo.com using PIN: CEN300, by fax: (843) 413-7133 or mail to: PO Box 202028 Florence, SC 29502-2028. Failure to provide evidence of adequate insurance may result in the placement of coverage at your expense.

If your property is damaged by fire, flood or by any other cause, you must notify us immediately and we will instruct you on how to proceed.

Property Taxes:

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill/notice, please forward bill to us at DelinquentTaxes@loanadministration.com for review and handling.

Supplemental tax bills are generally borrower's responsibility as the bills are sent directly to the borrowers from your tax office and no information or reporting regarding these bills are provided to us. However, if your closing agent collected funds at the time of settlement of your loan in anticipation of a supplemental tax bill being issued, then please submit to us for review at SupplementalTaxes@loanadministration.com.

All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please forward the documentation to us at TaxExemptions@loanadministration.com.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to customerservice@loanadministration.com.

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

Address Change **Name Change** **Marriage** **Divorce** **Death**

*Thank You
For Your Business
Throughout The
Year!*