



For Return Mail Only:
PO BOX 1298
SOUTH WINDSOR CT 06074-7298

Mortgage Statement

Customer Care & Pay by Phone 855.330.4931

----- manifest line -----

ISAAC JOSEPH
16 Fillmore ct unit 302
Monroe, NY 12550



Thank you for your payment of \$5,344.56

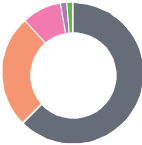
Statement Date 06/16/2025
Payment Amount Due \$2,751.61
Payment Due Date 07/01/2025

A late fee of \$39.33 may apply if received after
07/16/2025

Auto Pay OFF

041210 12

Explanation of Amount Due



Regular Monthly Payment
\$2,672.28

Interest	\$1,721.11
Escrow	\$705.74
Principal	\$245.43
Other Fees And Charges	\$40.00
Late Fees	\$39.33

Account Information

Account Number	0842167603
Property Address	72 WISNER AVE NEWBURGH NY 12550
Original Principal Balance	\$281,250.00
Outstanding Principal Balance	\$275,377.13
Maturity Date	04/2053
Interest Rate	7.500%
Escrow Balance	\$4,161.39

Past Payment Summary

	Paid since last statement	Paid year-to-date
Principal	\$486.30	\$1,440.91
Interest	\$3,446.78	\$10,358.33
Escrow (Tax & Ins.)	\$1,411.48	\$4,234.44
Total	\$5,344.56	\$16,033.68

Transaction Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Fees	Unapplied	Corp.Adv.	Other
06/16/2025	Payment - Thank You!	\$5,344.56	\$242.39	\$1,724.15	\$705.74	\$0.00	\$0.00	\$0.00	\$0.00
06/16/2025	Payment - Thank You!	\$0.00	\$243.91	\$1,722.63	\$705.74	\$0.00	\$0.00	\$0.00	\$0.00

Paperless billing: the secure way

Why go paperless? Other than fewer pesky envelopes cluttering your mailbox, paperless billing is secure. It all takes place in our online portal. Just sign into your online account and go paperless in minutes.



Auto Pay: What it is.
How to set it up.

Auto Pay lets you automatically schedule to have your mortgage payment deducted from your bank account each month. It's free (secure and worry-free too), simple to setup, and you can cancel at any time.

All you have to do is sign in to your account, link your bank account, choose the date of your payment, and you're good to go!

Ways to Pay

- Make Your Payment at:
pcb.servicingdivision.com
- Pay by Phone:
855.330.4931
- Make your payment with the coupon below

Resources

- FAQs:
pcb.servicingdivision.com/helpfaq
- Message Center:
pcb.servicingdivision.com/MSG
- Correspondence:
3138 E. Elwood St
Phoenix, AZ 85034
- Hours:
Mon - Fri: 8am - 9pm ET
Sat: 8am - 12pm ET
- Phone:
855.330.4931



NMLS # 463950

See Reverse Side for Additional Important Information



Detach and include this section with your payment.
ISAAC JOSEPH

Account Number 0842167603
Payment Amount Due \$2,672.28

Make Check Payable To:

Plains Commerce Bank
P.O. Box 650094
Dallas, TX 75265-0094



Payment Due Date 07/01/2025

If payment is received after 07/16/2025 a late fee of \$39.33 will be assessed

Payment Amount	\$2,672.28
Additional Principal	\$ _____
Additional Escrow	\$ _____
Late Charge (\$39.33)	\$ _____
NSF Fees (\$40.00)	\$ _____
Other Fees (\$0.00)	\$ _____
Corporate Advances (\$0.00)	\$ _____
Total Amount Enclosed	\$ _____

9071194084216760325197026722802711616

If your address, telephone number or email address has changed, please visit: pcb.servicingdivision.com

PAYMENT INFORMATION

IMPORTANT INFORMATION FOR HOMEOWNERS PAYING BY CHECK

When you pay by check, you authorize us to electronically process your check by either using information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If your check is processed electronically, your checking account may be debited the same day we receive the check and the check will not be returned with your checking account statement. For more information regarding this process, visit www.federalreserve.gov.

ADDITIONAL PAYMENT METHODS

<p>Online:</p> <p>pcb.servicingdivision.com</p> <p>Please visit our website for complete details.</p>	<p>By Phone:</p> <p>Call us at 855.330.4931</p> <p>Mon - Fri: 8am - 9pm ET - Sat: 8am - 12pm ET</p>	<p>By MoneyGram: (A processing fee may apply.)</p> <p>Call 800.666.3947</p> <p>Receiver code is 15543-Servicing Division</p>
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IMPORTANT TELEPHONE NUMBERS

CARE CENTER 855.330.4931 Mon - Fri: 8am - 9pm ET Sat: 8am - 12pm ET	INSURANCE RENEWALS/BILLS 855.770.4246 Fax: 248.710.1610 https://ExpressInsuranceInfo.com/314508	LOSS DRAFTS/INSURANCE CLAIMS 855.770.9494 Fax: 248.781.9307 www.myinsuranceportal.com/C314508
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IMPORTANT ADDRESSES

OVERNIGHT PAYMENT ADDRESS Plains Commerce Bank 3138 E. Elwood St Phoenix, AZ 85034 Attn: Cashiering Department	IF YOU WANT TO SEND US A QUALIFIED WRITTEN REQUEST, A NOTICE OF ERROR, OR AN INFORMATION REQUEST, YOU MUST SEND IT TO THE FOLLOWING ADDRESS 3138 E. Elwood Street Phoenix, AZ 85034 Attn: Qualified Written Request
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PAYOFF INFORMATION

To obtain an accurate payoff on your loan, you may utilize the following options: 1. Log in to your online account to obtain a payoff statement: pcb.servicingdivision.com 2. Submit a request through our online third party payoff quote portal at pcb.servicingdivision.com/thirdpartypayoff or 3. Call us at 855.330.4931. An additional fee may apply for payoff statements. See Common Fees section for more information.

Please note: Figures in the payoff statement are subject to final verification. Prior to paying off your loan, please validate your payoff by obtaining an updated payoff quote through one of the options provided above.

IMPORTANT INFORMATION REGARDING FAIR DEBT COLLECTION PRACTICES AND BANKRUPTCY LAW

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 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.

Important Notice to Mortgagors Involved in a Bankruptcy Proceeding: If you are a debtor involved in a bankruptcy proceeding, this statement has been sent to you merely for informational purposes and should be disregarded as an attempt to collect the debt (unless your mortgage is subject to an in rem order). The amount stated may not accurately reflect the debt owed. If the automatic stay is in effect, we will not act to collect on the debt owed until the stay has been lifted or the case has been closed, dismissed, or discharged. If this statement has reached you after your case has been discharged, please be assured that we are not attempting, and will not attempt, to collect this debt as a personal obligation, except in those circumstances where we may have the right to do so under applicable bankruptcy law. Otherwise we will seek recovery of the debt from the property securing this debt.

COMMON FEES

The following fees may be charged for certain services requested by you and related to the servicing of your loan. The actual fees charged may be different (or there may be no fee) depending on state laws, and agency or investor requirements. A full list of servicing fees is available at pcb.servicingdivision.com under the FAQ link. Please note the fee schedule is subject to change.

Insufficient/Returned Check:	Up to \$40.00, varies by state and loan type
Payoff Statement Fee:	Up to \$60.00, varies by state and loan type

IMPORTANT HOME PRESERVATION RESOURCES

Our Careologists are here to review your individual circumstances, discuss possible assistance opportunities, and work with you to preserve homeownership.

If your loan is delinquent, you may be entitled to receive homeownership counseling and household budgeting information from an agency approved by the United States Department of Housing and Urban Development (HUD) at no charge. A list of the HUD approved, non-profit homeownership counseling agencies may be downloaded from the Internet at www.hud.gov, by calling the toll free number at (800) 569-4287; or by calling the HOPE NOW toll-free number (888) 995-4673. For Text Telephone (TTY) service, contact the federal Information Service at (800) 877-8339. For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit Fannie Mae's consumer website at fanniemae.com or Freddie Mac's myhome.freddiemac.com.

IMPORTANT SERVICEMEMBER PROTECTIONS

You may be entitled to certain legal rights and protections if you or any owner of your home are or recently were on active duty or active service as a federal or state military servicemember, or if you're a dependent of such a servicemember. For more information, please contact our Care Center.

STATE NOTICES

FOR NEW YORK RESIDENTS: Borrowers may file complaints and obtain further information about their mortgage servicer by visiting the Department's Consumer Assistance Unit at (800) 342-3736 or by visiting the Department's website at www.dfs.ny.gov. Housing counseling services are available. A list of non-profit housing counselors can be obtained by calling (800) 342-3736 or by visiting www.dfs.ny.gov. Please be advised that your mortgage servicer utilizes the services of third-party providers. Your mortgage servicer remains responsible for all actions taken by the third-party providers.

Account Number 0842 | 67603

Information about sending payments by mail.

- Do not send cash or change
- Do not send correspondence with your payment
- Write your account number on the check or money order
- Avoid late charges and credit reporting impacts by allowing sufficient time for postal service delivery.

We encourage you to be vigilant about check and mail fraud. Online payments are preferred.

A quick guide to understanding your Monthly Billing Statement

Monthly Billing Statements

We will send out billing statements prior to your next payment due date.

Access your account information and view statements online anytime.

Here are the key elements included in your monthly billing statement, along with a visual guide to help you locate them:

1 Statement Information

Here you can see basic information like the statement date, Payment Amount Due, and Payment Due Date.

2 Explanation of Amount Due

This section shows a breakdown of your payment amount including Principal, Interest and if applicable Escrow, Fees, Advances and Past Due Amounts.

! If you notice an increased amount due, the most likely reason is an increase to your escrow amount.

Please refer to your most recent Escrow Analysis Statement for an explanation of your monthly escrow payment amount.

3 Account Information

Here you will see key loan information such as Loan Number, Property Address, Original Principal Balance, Current Principal Balance, Maturity Date, Interest Rate, and all applicable balances.

4 Past Payment Summary

This section shows a breakdown of your past payments you have made since the last statement and year to date.

5 Transaction Activity

This shows all transaction activity since your last statement. To see more transaction history, sign in to your online account.

6 Important Messages

Here you will find important messages about your account.

7 Ways to Pay / Resources

This section shows helpful information for making payments and contact information.

8 Payment Coupon

If you pay by mail, please detach, fill out and return this payment coupon with your check or money order.

- Please do not send cash
- Please do not include correspondence with your payment
- Write your account number on the check or money order
- Please allow sufficient time for all delivery and posting to avoid late charges

You can also make a fast and easy payment online, anytime. Sign in to your account to make a one-time payment or set up AutoPay.

Mortgage Statement

For Return Mail Only:
PO BOX 1238
SOUTH WINDSOR CT 06074-7298

***** manifest T10 *****

JOHN SMITH
JANE SMITH
123 MAIN STREET
ANYTOWN, ORA 00000-0000

Thank you for your payment of \$67,436.72

Statement Date 06/07/2022
Payment Amount Due \$2,921.82
Payment Due Date 09/01/2022

A late fee of \$98.40 may apply if received after 09/16/2022

Auto Pay OFF

Explanation of Amount Due

Regular Monthly Payment **\$2,839.42**

Interest \$1,794.59
Principal \$871.47
Escrow \$871.36
Late Fees \$82.40

Account Information

Account Number
Property Address
Original Principal Balance \$467,400.00
Outstanding Principal Balance \$435,301.79
Maturity Date 04/2035
Interest Rate 2.9925%
Escrow Balance \$25,343.48

Past Payment Summary

	Paid since last statement	Paid year-to-date
Principal	\$0.00	\$23,090.38
Interest	\$0.00	\$18,990.68
Escrow (Tax & Ins.)	\$0.00	\$14,941.76
Fees and Charges	\$0.00	\$1,000.00
Advances	\$5,000.00	\$5,000.00
Total	\$67,030.72	\$67,030.72

Transaction Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Fees	Unapplied	Corp. Adv.	Other
06/07/2022	MISCELLANEOUS	\$8.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$0.00
06/07/2022	Interest on Escrow	\$8.00	\$0.00	\$0.00	\$0.35	\$0.00	\$0.00	\$0.00	\$0.00
06/07/2022	Interest on Escrow	\$8.00	\$0.00	\$0.00	\$0.35	\$0.00	\$0.00	\$0.00	\$0.00
06/07/2022	Month Ins Refund	\$58.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
06/07/2022	Hazard Ins Refund	\$108.00	\$0.00	\$0.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00
06/07/2022	Property Tax Refund	\$1,000.00	\$0.00	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00
06/07/2022	Lien Refund	\$5,000.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00

COVID-19 - We're here to help!

We are on a mission to grow happiness even during times of uncertainty. On behalf of our entire family, we want to assure you that as news regarding COVID-19 (coronavirus) evolves we will continue to operate with flexibility and care needed to help support you during this ever-changing situation. Please do not hesitate to reach out with any question or concerns. For more information about our policies visit our website.

What's Paperific!

It's going paperless! A super smart and easy way to get your mortgage statements, escrow, year-end tax and other documents online.

Auto Pay: What is it. How to set it up.

Auto Pay lets you automatically schedule to have your mortgage payment deducted from your bank account each month. It's free (saves and worry-free too), simple to setup, and you can cancel at any time.

All you have to do is sign in to your account, link your bank account, choose the date of your payment, and you're good to go!

Ways to Pay

Make Your Payment at:
Pay by Phone:
Make your payment with the coupon below

Resources

Message Center:
Correspondence: 506 S. Broad St Suite 100A Meriden, CT 06450
Hours: 9A-P 8A-P - 1PM EST
Phone: 800.382.4528

See Reverse Side for Additional Important Information

Detach and include this section with your payment.

Account Number
Payment Amount Due \$2,839.42

☐ Check box if change of contact/contact indicated on reverse.

Make Check Payable To:
P.O. Box 650094
Dallas, TX 75265-0094

Payment Due Date 09/01/2022

If payment is received after 09/16/2022 a late fee of \$98.40 will be assessed

Payment Amount \$2,839.42
Additional Principal \$
Additional Escrow \$
Late Charge (\$82.40) \$
Other Fees (\$0.00) \$
Corporate Advances \$
Total Amount Enclosed \$

Una guía rápida para entender su Estado de Cuenta mensual

Estados de Cuenta Mensuales

Enviaremos el estados de cuenta antes de la fecha de vencimiento de su próximo pago.

En cualquier momento acceda la información de su cuenta y vea sus estados de cuenta en línea.

Estos son los elementos clave incluidos en su estado de cuenta mensual, junto con una guía visual para ayudarlo a localizarlos:

1 Información del estado de cuenta

Aquí puede ver información básica como la fecha del extracto, el monto del pago adeudado y la fecha de vencimiento.

2 Explicación del monto adeudado

Esta sección muestra un desglose de su monto de pago, incluyendo el capital, los intereses y, si corresponde, el depósito en garantía, las tarifas, los anticipos y los montos vencidos.

Si nota un aumento en el monto adeudado, la razón más probable es un aumento en el monto de su depósito.

Consulte su extracto de análisis de depósito en garantía más reciente para obtener una explicación del monto de su pago mensual de depósito.

3 Información de la cuenta

Aquí verá información clave del préstamo, como el Número de Préstamo, la Dirección de la Propiedad, el Saldo del Principal Original, el Saldo del Principal Actual, la Fecha de Vencimiento, la Tasa de Interés y todos los saldos aplicables.

4 Resumen de previos pagos

Esta sección muestra un desglose de previos pagos realizados desde el último estado de cuenta, y los realizados desde el inicio del año hasta la fecha.

5 Actividad de transacción

Aquí se indica la actividad de transacción desde el último estado de cuenta. Para ver más historial de transacciones, inicie una sesión en su cuenta en línea.

6 Mensajes importantes

Aquí encontrará mensajes importantes sobre su cuenta.

7 Cómo pagar / Recursos

Esta sección muestra información útil para realizar pagos y datos de contacto.

8 Cupón de pago

Si paga por correo, separe, complete y devuelva este cupón de pago con su cheque o giro postal.

- Por favor no envíe dinero en efectivo
- Por favor, no incluya correspondencia con su pago
- Escriba su número de cuenta en el cheque o giro postal.
- Para evitar cargos de retraso, por favor conceda suficiente tiempo para toda entrega y acreditación.

En cualquier momento, también puede realizar un pago rápido y fácil en línea. Inicie su sesión en su cuenta para realizar un pago único o configurar Pagos Automáticos.

Mortgage Statement

For Return Mail Only:
PO BOX 1298
SOUTH WINDSOR, CT 06074-7298

----- manifest line -----
JOHN SMITH
JANE SMITH
123 MAIN STREET
ARTISTOWN, USA 00000-0000

Thank you for your payment of \$67,430.72

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Regular Monthly Payment	\$2,839.42
Interest	\$1,094.59
Principal	\$873.47
Escrow	\$871.34
Late Fees	\$82.40

Account Information

Account Number	Property Address
Original Principal Balance	\$467,400.00
Outstanding Principal Balance	\$419,361.79
Maturity Date	04/2051
Interest Rate	2.995%
Escrow Balance	\$15,341.48

Payment Summary

	Paid since last statement	Paid year-to-date
Principal	\$873.47	\$18,098.30
Interest	\$1,094.59	\$18,390.66
Interest (Tax & Inc.)	\$1,414.76	\$14,141.76
Fees and Charges	\$0.00	\$0.00
Advances	\$1,000.00	\$1,000.00
Total	\$67,430.72	\$67,430.72

Transaction Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Fees	Unapplied	Corp. Adv.	Other
06/07/2022	MISCELLANEOUS	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$0.00
06/07/2022	Interest on Escrow	\$0.00	\$0.00	\$0.00	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00
06/07/2022	Interest on Escrow	\$0.00	\$0.00	\$0.00	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00
06/07/2022	Mortg Ins Refund	\$50.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00
06/07/2022	Hazard Ins Refund	\$100.00	\$0.00	\$0.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00
06/07/2022	Property Tax Refund	\$1,000.00	\$0.00	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00
06/07/2022	Loan Refund	\$5,000.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00

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- Pay by Phone:
- Make your payment with the coupon below

Resources

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- Correspondence: 500 S. Broad St Suite 100A, Meriden, CT 06450
- Hours: M-F 9AM - 5PM EST, Sat 9AM - 12PM EST
- Phone: 855.301.4528

See Reverse Side for Additional Important Information

Detach and include this section with your payment.

Account Number
Payment Amount Due \$2,839.42

☐ Check box if change of contact/person indicated on reverse.

Make Check Payable To:
P.O. Box 650994
Dallas, TX 75265-0994

Payment Due Date: 09/01/2022

If payment is received after 09/16/2022 a late fee of \$35.40 will be assessed.

Payment Amount \$2,839.42
Additional Principal \$
Additional Escrow \$
Late Charge (\$82.40) \$
Other Fees (\$0.00) \$
Corporate Advances (\$0.00) \$
Total Amount Enclosed \$