

Customer Service : (800) 258-8602  
Monday - Friday 8:00AM - 9:00PM ET  
Saturday 8:00AM - 2:00PM ET

For other important information, see reverse side

+ 2115604 000132275 1041 P2

Jason Riddle  
1497 15th Ave  
San Francisco, CA 94122-3565

132275





Account Number	0032355497
Property Address	2943 BUTTERFLY PALM SAN ANTONIO TX 78245
Loan Due Date	12/01/2023
Payment Due Date	12/01/2023
<b>Amount Due</b>	<b>\$1,178.63</b>

*If payment is received after 12/16/2023, \$39.86 late fee will be charged.*

#### Explanation of Amount Due

Principal	\$65.94
Interest	\$731.29
Escrow (Taxes and Insurance)	\$381.40
<b>Regular Monthly Payment</b>	<b>\$1,178.63</b>
Charges / Fees this Period	\$0.00
Past Due Payment(s)	\$0.00
Unapplied Payment(s)	\$0.00
<b>Total Amount Due</b>	<b>\$1,178.63</b>

#### Account Information

Interest Bearing Principal	\$101,744.46
Deferred Principal	\$0.00
Outstanding Principal <sup>1</sup>	\$101,744.46
Unpaid Late Charges	\$0.00
Other Charges and Fees	\$0.00
Interest Rate (Fixed)	8.625%
Prepayment Penalty	Yes

#### Transaction Activity (10/14/2023 to 11/14/2023)

Date Description	Principal Balance	Interest	Taxes & Insurance	Late Charges	Other Fees	Total <sup>1</sup>
10/14 BEG BALANCE	\$101,809.93	\$731.76	(\$3,511.20)	\$0.00	\$0.00	\$99,030.49
10/16 HAZARD INS	0.00	0.00	702.88	0.00	0.00	702.88
11/01 PAYMENT	(65.47)	(731.76)	(381.40)	0.00	0.00	(1,178.63)
11/02 SPECIAL DEPOSIT	0.00	0.00	(1,447.00)	0.00	0.00	(1,447.00)
11/14 ENDING BALANCE	\$101,744.46	\$0.00	(\$4,636.72)	\$0.00	\$0.00	\$97,107.74

#### Past Payments Breakdown

	Paid Last Month	Paid Year To Date
Principal	\$65.47	\$634.08
Interest	\$731.76	\$7,338.22
Escrow (Taxes and Insurance)	\$381.40	\$3,814.00
Fees and Other Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	
<b>Total</b>	<b>\$1,178.63</b>	<b>\$11,786.30</b>
Total Unapplied Balance		\$0.00

#### Important Messages

All communication sent to you by SPS is always available on our website: [www.spsservicing.com](http://www.spsservicing.com). For faster access to written communication and documents, please log in to your customer account on our website to view.

<sup>1</sup> This amount is not a payoff quote. If you would like a payoff quote, please see instructions on reverse side.

Any transactions that occurred after the statement date noted above will be reflected on your next statement.

This is an attempt to collect a debt. All information obtained will be used for that purpose.

Your payment will be made according to your ACH agreement. If you receive a notice from us indicating your monthly payment amount will change, your ACH payment will change to match the amount provided in the notice. This change will be made as of the first scheduled automatic payment after the date the payment change is effective.

Under the Servicemembers Civil Relief Act if you or a family member has been deployed to active duty, you may be eligible for certain protections regarding your mortgage loan. Please contact us at (800) 258-8602 to discuss these protections.

YTD Interest Paid amount will include capitalized interest in the event your loan was modified in the current year.

Please detach bottom portion and return with your payment. Allow 7 - 10 days for postal delivery. Please do not send cash.

#### MONTHLY PAYMENT COUPON

<b>Amount Due</b>	
Borrower Name(s)	Jason Riddle 1497 15th Ave
Account Number	0032355497
<b>Due By 12/01/2023: \$1,178.63</b>	
\$39.86 late fee will be charged after 12/16/2023	

SELECT PORTFOLIO SERVICING, INC.  
PO BOX 65450  
SALT LAKE CITY UT 84165-0450



Make checks payable to: Select Portfolio Servicing

Monthly Payment	\$ . . .
Additional Principal	\$ . . .
Additional Escrow	\$ . . .
Late Fees	\$ . . .
Other (Please Specify)	\$ . . .
<b>Total Amount Enclosed \$ . . .</b>	



Change of address or telephone? If so, check here and note changes on back

2771 0032355497 0000117863 0000121849 1

## IMPORTANT INFORMATION

### **Important Mailing Addresses (Please include your account number on all correspondence)**

Regular Payments  Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165	Overnight/Express Payments  Select Portfolio Servicing, Inc. Attn: Cashiering Dept. 3217 S. Decker Lake Dr. Salt Lake City, UT 84119	Notice of Error or Information Request or Qualified Written Request  Select Portfolio Servicing, Inc. P.O. Box 65277 Salt Lake City, UT 84165 Fax: (801) 270-7856	General Correspondence  Select Portfolio Servicing, Inc. P.O. Box 65250 Salt Lake City, UT 84165	Check by Phone  (800) 258-8602 Option 1	Bankruptcy Correspondence & Notices must be sent to: Select Portfolio Servicing, Inc. Attn: Bankruptcy Dept. P.O. Box 65250 Salt Lake City, UT 84165
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**PAYMENT INSTRUCTIONS** Paying your mortgage on time is an important obligation, so please pay on or before the payment due date. Payments are not considered paid until received and posted to your account. Please include the late charge in any payment made after the late payment due date noted on your statement. Postal delays do not result in a waiver of late charges, so please allow adequate time for mail service. If you don't pay on or before 3 p.m. MT on the payment due date, your loan will be considered delinquent. (NOTE: If you are currently sending all or part of your payment to the bankruptcy trustee, please disregard the Select Portfolio Servicing, Inc. payment address for that portion you are sending to the trustee.) We do not accept payments in cash.

**APPLICATION OF PAYMENTS** If you are current in making your payments, we will apply payments according to your Note. If you are delinquent, we apply payments to the oldest outstanding payments that are due under your Note.

**LOAN REPRESENTATIVES** If you would like to speak to someone about making a payment or payment arrangements, please call one of our loan representatives at (800) 258-8602 (Monday - Friday, 8 a.m. - 9 p.m. ET; Saturday, 8 a.m. - 2 p.m. ET).

#### **AUTOMATED CONVERSION OF YOUR CHECKS TO ACH DEBIT**

**ENTRIES AND RETURNED CHECKS OR DEBITS** When you provide us a check, you authorize us to use the information from your check to make a one time Electronic Funds Transfer from your bank account. When we use your check to make an Electronic Funds Transfer, funds may be withdrawn from your account quickly, as soon as the day we receive your check. You will not receive your check back from your financial institution. If there are insufficient funds in your account we will reverse the amount of any such returned payment that we had credited to your mortgage. You authorize us to charge you a fee of up to twenty-five dollars (\$25.00) as allowable by state law.

**CREDIT REPORTING** SPS furnishes information to consumer reporting agencies. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your Note and Mortgage. If you believe such information is inaccurate, you may call Customer Service at (800) 258-8602, submit a written Notice of Error to the P.O. Box listed above, or submit a dispute with the consumer reporting agency.

#### **NOTICE OF ERROR OR INFORMATION REQUEST OR**

**QUALIFIED WRITTEN REQUEST** If you believe there has been an error with the account or you require additional information, you may send a written Notice of Error or Information Request. All Notices of Error or Information Requests must be sent to the address listed above in the important mailing addresses section, as this is our exclusive address under Federal Law for these matters. If you send your correspondence to any other address, it may not be processed in accordance with Federal Law.

**HOUSING COUNSELOR INFORMATION** If you would like counseling or assistance, you can contact the following: U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

#### **SPECIAL REQUEST AND ADDITIONAL FEES**

Check by Phone or Website (EZPay)	Up to \$15.00
Returned Check Fee	Up to \$25.00
Express Mail Fee	Actual Charge Incurred

This fee schedule does not contain all fees that may be charged for services rendered. The actual fee charged to a particular customer may be different based upon certain requirements under state law, agency guidelines (e.g., FHA, VA) or other relevant criteria.

**TEXAS PROPERTY OWNERS: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.**

A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

**LOAN PAYOFFS** Payoff information may be requested verbally by calling the Customer Service toll free number printed on this statement, by faxing your requests to (801) 269-4269 or by mailing your request to: P.O. Box 65250, Salt Lake City, UT 84165-0250. If you do not receive your payoff quote within 5 business days of placing your request, please call our Customer Service Department.

**HOME OWNER INSURANCE** You are required to maintain Homeowners Insurance (and if required, Flood Insurance), at all times during the term of your Mortgage and provide or ask your insurance agent each year to provide us copies of all renewal policies and invoices to the address shown below at least (30) days before the date your existing policy expires. It is important for you to remember that if we do not receive a copy of your renewal or replacement policy, SPS may obtain coverage to protect its interest in the property. The coverage provided for this insurance may be different and more expensive than your expired coverage. We will only do this after we have notified you of your failure to maintain coverage. It is possible we may obtain certain benefits from this insurance placement coverage.

To ensure that SPS is properly notified of any changes with your insurance policy, we need the information below to be added to the Standard Mortgage Clause on your insurance policy.

Select Portfolio Servicing, Inc.  
ITS SUCCESSORS AND OR ASSIGNS  
P.O. Box 7277 Springfield, OH 45501-7277

**All insurance information (including your account number) should be mailed or faxed to:**

**Insurance Service Center:** PO Box 7277, Springfield, OH 45501 Fax (866) 801-8177.

**REAL ESTATE TAX** If you have established an escrow account with us for taxes, you should keep copies of any tax bills you receive for your personal records. We have engaged a Tax Service to receive your tax bills, and we will pay taxes out of your escrow account to the extent there are sufficient balances in your escrow account. If you receive any special assessment bills, you should send them to our Tax Service Center address shown below. Special bills include:

- An area defined as a "Homeowner Area" where your local tax office will not send us the tax bill
- Any special assessments on your property in addition to your regular Real-Estate tax bills
- Any adjustments to your tax bills

**Tax Service Center:** PO Box 3541, Covina, CA 91722

**SPS CONSUMER OMBUDSMAN SERVICES** If you have an unresolved issue with SPS, and you have exhausted other customer service options, please contact our Consumer Ombudsman Department at (866) 662-0035 or through other methods found on [www.spsservicing.com](http://www.spsservicing.com).

#### **COMMON ABBREVIATIONS**

INT	Interest
FC or F/C	Foreclosure
BK	Bankruptcy
BPO	Broker Price Opinion
MISC DISB	Disbursement from escrow account for other than escrow item (E.g.:Analysis Refund, Payoff Refund)

*This common abbreviations table does not contain all abbreviations that may appear in the "Activity this Period" section. For more information please refer to the Fee Schedule and Description document located at [www.spsservicing.com](http://www.spsservicing.com).*

#### **HAS YOUR ADDRESS CHANGED? IF SO, PLEASE COMPLETE THIS FORM**

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Business Phone \_\_\_\_\_  
**All Borrower's Signature Required For Address Change**

Borrower's Signature \_\_\_\_\_

Co-Borrower's Signature \_\_\_\_\_