

P.O. Box 619063 Dallas, TX 75261-9063 RETURN SERVICE ONLY DO NOT SEND MAIL TO THIS ADDRESS

1-750-03613-0023575-001-000-000-000-000

JEFFREY R HEISLER PO BOX 2787 CRESTLINE CA 92325-2787

> Learn about our convenient payment options and tips to avoid late fees.



Mortgage Statement

Account Number

Loan Due Date:

0105748057 07/01/25

\$1,584.03 **Amount Due** If payment received after 07/16/25, \$63.36 late fee will be charged.

Contact Us

General Customer Service: 1-800-724-2224 1-866-406-0949 **Property Tax:** Property Insurance: 1-888-882-1847

Correspondence Address:

Lending Services, Customer Support P.O. Box 1288

Buffalo, NY 14240-1288

Payment Mailing Address:

P.O. Box 62182

Baltimore, MD 21264-2182

https://onlinebanking.mtb.com

Statement Date: 06/02/25

Account Information

23879 INSPIRATION RD Property Address CRESTLINE CA 92325 2.250% Interest Rate Maturity Date 12/2051 Outstanding Principal* \$379,168.73

* This is NOT a payoff figure. To obtain the full amount required to pay off your loan, please call us at 1-800-724-2224 or fax your request to 1-866-409-2653.

Explanation of Amount Due

Principal \$873.09 +\$710.94 Interest \$1,584.03 Regular Monthly Payment Due

\$1,584.03 Total Amount Due 07/01/25

Important Messages

Enjoy peace of mind with automatic monthly mortgage payments. With M&T's no-cost automatic payment service, you can avoid the hassles of monthly payments with automatic deductions from any checking or savings account! To enroll, visit onlinebanking.mtb.com or contact our Customer Service Department at 1-800-724-2224 to request an enrollment form by mail.

Past Payments Breakdown						
	Paid Since Last Statement	Paid Year-to-Date				
Principal	\$871.45	\$5,204.32				
Interest	\$712.58	\$4,299.86				
Fees	\$0.00	\$0.00				
Partial Payment (Unapplied)	\$0.00	\$0.00				
Total	\$1,584.03	\$9,504.18				

Transaction Activity

Transaction	Due Description	Total	Principal	Interest	Escrow	Optional	Subsidy	Unapplied	Fees
Date	Date	Received				Products		Funds	
06/02/25	06/25 Payment	\$1,584.03	\$871.45	\$712.58					

SS0625

\$1.584.03

Lakeview Subserviced by M&T Bank

JEFFREY R HEISLER

M & T BANK PO BOX 62182 **BALTIMORE MD 21264-2182**

Duc by	01/01/20	Ψ1,504.05
If received after	07/16/25	\$1,647.39
Please designate how you wan	t us to apply	any additional funds.
Additional Principal	\$	
Additional Escrow	\$	
Unpaid Late Charges	\$	
Other (Must specify)	\$	
Total Amount Enclosed	\$	

AMOUNT DUE

07/01/25

Due by

Make checks payable to M&T Bank

PAYMENT OPTIONS

M&T provides you the following options for making your mortgage loan payments.



Online payment https://onlinebanking.mtb.com









Automatic deduction

Enroll at https://onlinebanking.mtb.com



Mortgage payments made by phone are subject to the terms and conditions located at www.speedpay.com/terms/.

ONLINE SERVICES

M&T offers a variety of online services to help you better manage your mortgage loan including:

- Payments
- Sign-up for recurring automatic deductions
- One time payments
- Schedule extra payments (principal, escrow, fees, etc.)
- "Notify me" payment alerts payments received or escrow disbursements
- You can also view your loan payment history, amortization schedule, principal balance, interest rate and escrow account activity

Simply visit www.https://onlinebanking.mtb.com. For further assistance please contact us at 1-800-724-2224.

PAYMENT INFORMATION

- Additional Amount: Please designate how you want additional funds to be applied, we Additional Amount: Please designate how you want additional funds to be applied, we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied in the following order: escrow advances, late charges, NSF fees, payment shortages, all other fees and/or Principal. If you prefer additional funds be applied in a different manner please be sure to designate how you want the funds applied. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments. Please review the transaction activity on the front of this statement and notify M&T Bank within 90 days of receipt of this billing statement if you would like any additional funds to be applied in a different manner than what has been detailed herein. detailed hereir
- Crediting of Payments: Please be prompt Any account payment will be credited to your account on the day it is received, not the day it is postmarked, provided it is made in United States Funds, by check or money order paid to M&T Bank and, is accompanied by a Payment Stub (Remittance Coupon) for the Account and received at our address indicated on
- Payment Stub (Remittance Coupon) for the Account and received at our address indicated on the payment stub by 5:00 pm on any day Monday through Friday that is not a legal holiday. Payments are not accepted at M&T mortgage origination offices.

 Account payments made at an M&T Branch, made in United States Funds, whether made in cash or by check or money order, and received by the business day cutoff for that specific location, will be credited to your account on the date received. Payments received after the cutoff for that specific location, may be processed the following business day.

 Important Bankruptcy Notice: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.

 Reporting of Account Information to Credit Bureaus. We may report information about
- Reporting of Account Information to Credit Bureaus. 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. If you think M&T has reported inaccurate information to a credit bureau, you may submit a dispute online with the credit bureau or write to us at M&T Bank, PO Box 900, Millsboro, DE 19966.

INFORMATION ABOUT MORTGAGE COUNSELING OR **ASSISTANCE**

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

AUTOMATED ACCOUNT INFORMATION

Account information is easy to access through M&T Bank's Automated Phone Service by calling 716-626-7010 or 1-800-724-2224. Please have your loan number and the first five (5) digits of your Social Security Number to access this convenient service. Automated information is available Monday – Saturday, 7:00 a.m. to 11:00 p.m., Eastern Time.

CONSUMER COMPLAINTS & INQUIRIES

If you have a loan secured by real estate located in New York State, you can direct any complaints and inquiries to M&T Bank by referencing the "Contact Us" section on the first page of this statement. You have the right to file complaints about M&T Bank and obtain further information by calling the New York State Department of Financial Services' Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.
M&T Bank is exempt from the NY DFS Superintendent's mortgage loan servicer

registration requirements.

We are required by New York State to inform you that we utilize third-party providers to complete services for your accounts on our behalf. These services require that we provide information to these third-parties, which will not be shared with any other third-parties

M&T Bank remains responsible for all actions taken by the third-party providers that we utilize for these purpose

IMPORTANT INFORMATION FOR SERVICEMEMBERS

Pursuant to the Servicemembers Civil Relief Act you & your dependents may be eligible for certain benefits and/or protections.

For further information please contact our SCRA Servicing Team by phone 8:30am-5pm (EST) Monday-Friday, Toll Free at 1-855-350-SCRA (7272), or at 1-302-934-4872, by email at scraservicing@mtb.com, or by mail at PO Box 900, Millsboro, DE 19966.

SERVICE FEE SCHEDULE (UNLESS LIMITED **BY STATE LAW)***

Subsequent	Payoff	Stateme	nt	 	 \$0
Fax Fee				 	 \$0

For full list of fees, visit our website at https://mtb.com/help-center/fags, click on "Mortgage & Loans" then "Common Mortgage Fees'

NOTICE OF ERROR AND INFORMATION **REQUESTS MUST BE MAILED TO:**

M&T Bank • P.O. Box 62986 • Baltimore, MD 21264-2986

OTHER IMPORTANT ADDRESSES

Payments:

P.O. Box 62182 Baltimore, MD 21264-2182

General Correspondence:

P.O. Box 1288 Buffalo, NY 14240-1288

Fax Numbers:

Fax payoff requests: 1-866-409-2653 Fax all other Customer Service requests: 1-866-409-4642

Overnight Payment Address:

Retail Lockbox Services (62182) Montgomery Park - 8th Floor 1800 Washington Blvd Baltimore, MD 21230

Insurance:

P.O. Box 5738 Springfield, OH 45501-5738

Tax:

3001 Hackberry Rd Irving, TX 75063

HOMEOWNERS INSURANCE / PROPERTY TAX INFORMATION

- · Insurance Requirements: The terms of your loan require that you maintain homeowners insurance coverage the amount of which must be at least equal to the lesser of the full replacement cost coverage amount or your current loan amount. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. In the event we determine that the property is not adequately insured, we will purchase, at your expense, a lender placed policy to protect our interest. This insurance is more costly and may provide less coverage than your original policy.
- Policy Information: To protect our mutual interests, the mortgagee clause of your policy must include the following: M&T Bank, its Successors and/or Assigns, Mortgage loan# ______, P.O. Box 5738, Springfield, OH 45501-5738. If you pay your own insurance, please ensure that you provide us with your current insurance information by visiting our website at www.mycoverageinfo.com and referencing PIN # MT738. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4125).
- Damaged Property: In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-888-882-1858 so that we may guide you through this process.
- Loans with Tax Escrow: If your property taxes are paid from an escrow account with us, and you receive a tax bill, please forward the bill immediately to the following address: M&T Bank, 3001 Hackberry Rd, Irving, TX 75063. Please be sure to write your loan number on the bill. It is no longer necessary to forward paid tax receipts on non-escrow accounts. For property tax related questions please call 1-866-406-0949 (Fax # 1-817-826-0675).

This statement is intended to supply information and disclosures required by CFR 1026.41 regarding the referenced mortgage account. It is sent in compliance with State and Federal Law and not an attempt to collect any debt.

MEMBER FDIC

ADDRESS CHANGE REQUEST:

Questions about your mortgage account?



Answers are a click away at mtb.com.

M&T's new website features videos, podcasts and digital demonstrations – for quick answers to your mortgage servicing questions.

- Payments Did you know there are 7 ways you can make your mortgage payment?
 Find out which works best for you
- Escrows Learn how your escrow account works and what your annual escrow analysis is telling you
- Mortgage Assistance Know what to do if you're experiencing financial hardship, the assistance options that may be available to you and how to request assistance
- Mortgage Insurance What is it? And is your loan eligible for an early cancelation review?

- Hazard & Flood Insurance What's required? What's covered? Get tips for obtaining affordable insurance
- Online Account Access Where you can:
 - Make payments or enroll in autodraft
 - View your loan balance, interest rate, payment history, escrow account activity, past monthly statements, amortization schedule and past loan activity
 - Update your contact information, enroll in eStatements, request a payoff statement
- And much more!



Visit mtb.com/mymortgage for answers to your mortgage questions today!



