



P.O. Box 619001, MD 2100 - DFW Airport, Texas 75261-9001
(800) 533-0035 - AACreditUnion.org

LEIRE & KEVIN KENNEDY
4511 N. CENTRAL AVE. UNIT 303
CHICAGO, IL 60630

Property Address: 4511 N. CENTRAL AVE. UNIT 303

Past Payments Breakdown

	Paid Last Month	Paid YTD
Principal	\$434.99	\$434.99
Interest	\$425.37	\$425.37
Escrow (Taxes and Insurance)	\$294.15	\$294.15
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,154.51	\$1,154.51

***Partial payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity (12/14/20 - 01/13/21)

Date	Description	Disbursements	Charges	Payments
01/04	Payment Received Due Date 01/01/21	0.00	0.00	954.51
01/07	Disbursement - Tax and Insurance (MGIC Dis)	-48.27	0.00	0.00
01/08	Principal Payment Received (Posted to Curtailment)	0.00	0.00	200.00

Important Messages

Please take a moment to review your mortgage payment. There may be a change as a result of an Escrow Analysis and/or an Adjustable Rate Mortgage rate change. If there has been a change and you currently make your payment by automatic deduction from an account at a financial institution other than American Airlines Federal Credit Union, you are responsible for updating the payment amount of your ACH request. Please contact your institution to implement these changes.

Mortgage Statement

Statement Date 01/13/21
Member Number XXXXXX3818
Loan Number XXXXX70721

Payment Information

Payment Due Date	Amount Due	Late Fee Date	Late Fee Amount
02/01/21	\$954.51	02/17/21	\$33.02

Account Information

Outstanding Principal	\$140,376.02
Escrow Balance	\$1,719.96
Interest Rate	3.6250%
Unpaid Late Charges	\$0.00
Prepayment Penalty	No
Maturity Date	03/01/50

Customer Service: (800) 533-0035
MortgageServicing@AACreditUnion.org

Explanation of Amount Due

Principal	\$236.31
Interest	\$424.05
Escrow (Taxes and Insurance)	\$294.15
Regular Monthly Payment	\$954.51
Total Fees and Charges	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$954.51

Loan Principal Balance Notice: Please be advised that the "Outstanding Principal" balance shown on this statement is not the loan payoff amount. For correct loan payoff information, including unpaid interest or other outstanding fees, please contact us at 800-533-0035.

Housing Counselor Information: For a list of homeownership counselors or counseling organizations in your area, contact U.S. Department of Housing and Urban Development at 800-569-4287 or via website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
www.consumerfinance.gov/mortgagehelp

NOTICE OF ERROR

In case of errors or inquiries about your mortgage, please write to us and include the following on your letter:

- Your name
- Any information that enables us to identify your mortgage loan account
- An explanation of the error which you believe has occurred

We will investigate your Notice of Error request and will correct any error promptly and notify you in a timely manner. In some cases, we may need to extend the time period for responding. In the event that an extension is required, we will notify you of the extension and the reason for the extension in writing.

