

9-770-80104-0004996-001-000-010-000-000



JUANITA HEREDIA
990 HAINES RD
YORK PA 17402-3508

Contact Us



General Customer Service: 1-877-686-8424



Correspondence Address:
Lending Services, Customer Support
P.O. Box 900, Millsboro, DE 19966



Payment Mailing Address:
P.O. Box 64679, Baltimore, MD 21264-4679

www.mtb.com

Statement Period : 07/10/19 - 08/08/19

Account Information

| | |
|---|----------------------|
| Account Number: | 110-001-6057912-0001 |
| Collateral: | 17 NISSAN ALTIMA |
| VIN: | 1N4AL3AP4HC219584 |
| Interest Rate: | 6.84% |
| Original Note Amount: | \$34,854.90 |
| Principal Balance*: | \$23,283.56 |
| Maturity Date: | 04/27/23 |
| 2019 Finance Charges Paid Year-To-Date: | \$1,019.59 |
| *This is NOT a payoff amount. To obtain the full amount required to pay your loan in full, please call us at 1-877-686-8424 . | |

Payment Summary

| | |
|----------------------------|----------------------------------|
| ACCOUNT DUE DATE | 08/27/19 |
| Payment Breakdown | |
| Principal and Interest | \$593.25 |
| TOTAL AMOUNT DUE | \$593.25 |
| If received after 09/06/19 | \$622.91 includes late charge |

Account Transaction Activity

| Transaction Date | Effective Date | Description | Total Received | Principal | Interest | Late Charge | Fees | Principal Balance |
|------------------|----------------|-------------------|----------------|-----------|-----------|-------------|------|-------------------|
| 07/10/19 | 07/10/19 | Beginning Balance | | | | | | \$23,738.62 |
| 07/26/19 | 07/26/19 | Payment | \$615.20 | -\$481.75 | -\$133.45 | | | \$23,256.87 |
| 08/01/19 | 07/26/19 | Payment Reversal | \$615.20 | \$481.75 | \$133.45 | | | \$23,738.62 |
| 08/01/19 | 08/01/19 | Payment | \$615.20 | -\$455.06 | -\$160.14 | | | \$23,283.56 |
| 08/08/19 | 08/08/19 | Ending Balance | | | | | | \$23,283.56 |

With M&T Online Banking, you can schedule your loan payments automatically from your M&T checking or savings account. For details or to sign up, please visit www.mtb.com, or call 1-800-790-9130.

JUANITA HEREDIA

M&T Bank

M & T BANK
PO BOX 64679
BALTIMORE MD 21264-4679

AMOUNT DUE

| | | |
|-------------------|----------|----------|
| Due by | 08/27/19 | \$593.25 |
| If received after | 09/06/19 | \$622.91 |

Total Amount Enclosed \$



PAYMENT OPTIONS

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



Payments by mail
P.O. Box 64679
Baltimore, MD 21264-4679



Online payments
www.mtb.com



Pay-by phone*
1-877-686-8424



Recurring Payments
Enroll at www.mtb.com



Pay at any M&T branch

*A fee may apply in limited circumstances

ONLINE SERVICES

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

- Payments
 - Sign-up for recurring payments from your M&T checking or savings account
 - One time payments
- Schedule future payments
 - You can also view your loan history, principal balance and interest rate

Simply visit www.mtb.com and select “Web Banking” from the online services menu. For further assistance please contact us at 1-877-686-8424.

PAYMENT INFORMATION

- **Crediting of Payments:** You may make payments by any of the options listed below. All payments must be made in U.S. dollars.

You may make payments by regular U.S. mail. Payments must be made by check or money order. Do not send cash. Payments must be accompanied by a payment stub for the Account and received at our address indicated on the payment stub. If your payment is in accordance with these instructions and is received by us on any day by 5:00 p.m. ET, your payment will be effective as of that day. If your payment is in accordance with these instructions and is received by us on any day after 5:00 p.m. ET, your payment will be effective as of the next calendar day.

You may make payments in person at a branch, by phone, or at the ATM. If you make a payment by one of these methods any day, your payment will be effective as of that day.

You may make payments via Online Banking. If a Loan Payment is scheduled any day before 10:30 p.m. ET, your payment will be effective as of that day. If a Loan Payment is scheduled any day after 10:30 p.m. ET, your payment will be effective as of the next calendar day. If an External Transfer Payment is scheduled Monday through Friday after 5:00 p.m. ET, your payment will be effective as of the next business day. Note: External Transfer Payments are available for Consumer Installment Loans only and cannot be scheduled for a weekend or holiday.

You may make payments via ACH. If you make a payment via ACH, your payment will be effective the day the payment is due.
- If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.
- **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 on 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.

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 with the New York State Department of Financial Services.
 - You can obtain further information by calling the New York State Department of Financial Services’ Consumer Assistance Unit at 1-877-BANK-NYS or by visiting the Department’s website at www.dfs.ny.gov.

IMPORTANT INFORMATION FOR OUR 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 at: 1 855 350 SCRA (7272), or 1 302 934 4872, by email at scraservicing@mtb.com, or by mail at PO Box 900, Millsboro, DE 19966.

AUTOMATED ACCOUNT INFORMATION

Account information is easy to access through M&T Bank’s Automated Phone Service by calling 1-877-686-8424. Please have your loan number and the first five digits of your Social Security Number ready to access this convenient service. Automated information is available 24 hours a day, 7 days a week.

IMPORTANT ADDRESSES

Payments:
P.O. Box 64679
Baltimore, MD 21264-4679

General Correspondence:
P.O. Box 900
Millsboro, DE 19966

Overnight Mail:
1800 Washington Blvd. 8th floor
Baltimore, MD 21264-9003

HOMEOWNERS INSURANCE (If Applicable)

- **Insurance Requirements:** The terms of your loan require you maintain homeowners insurance coverage not less than the replacement value of your property. We suggest that you consult your insurance company to determine these coverage amounts. **In the event we determine that the property is not adequately insured, we may 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, Loan # _____, P.O. Box 5000, Springfield, OH 45501-5000.
- **Damaged Property:** In the event of damage to your home, you should notify your insurance agent. After the claim has been filed, please contact us at 1-877-686-8424 so that we may guide you through this process.
- **Flood Insurance** is required for all properties located in a Special Flood Hazard Area as designated by FEMA. Your Flood Insurance policy must include the following: M&T Bank, its Successors and/or Assigns, P.O. Box 1288, Buffalo, NY 14240-1288. **In the event we determine that the property is not adequately insured, we may 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.**

VEHICLE INSURANCE (if applicable)

- **Insurance Requirements:** The terms of your loan require you maintain automobile/vehicle insurance coverage not less than the replacement value of your automobile/vehicle (please see your contract for specific details). We suggest that you consult your insurance company to determine these coverage amounts. **In the event we determine that the automobile/vehicle is not adequately insured, we may 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 loss payee clause of your policy must include the following: M&T Bank, its Successors and/or Assigns, Loan # _____, P.O. Box 5000, Springfield, OH 45501-5000.
- **Damaged Vehicle:** In the event of damage to your vehicle, you should notify your insurance agent. After the claim has been filed, please contact us at 1-877-686-8424 so that we may guide you through this process.

VESSEL/MARINE INSURANCE (if applicable)

- **Insurance Requirements:** The terms of your loan require you maintain vessel/marine insurance coverage not less than the replacement value of your vessel (please see your contract for specific details). We suggest that you consult your insurance company to determine these coverage amounts. **In the event we determine that the vessel is not adequately insured, we may 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 loss payee clause of your policy must include the following: M&T Bank, its Successors and/or Assigns, Loan # _____, P.O. Box 5515, Towson, MD 21285-5515.
- **Damaged Vessel:** In the event of damage to your vessel, you should notify your insurance agent. After the claim has been filed, please contact us at 1-877-686-8424 so that we may guide you through this process.



MEMBER FDIC

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.

ADDRESS CHANGE REQUEST:

To change your address, please visit your local M&T Bank branch or call our Telephone Banking Center at 1-877-686-8424. Our representatives would be happy to assist you. Thank you!