

Mortgage account statement

Property address
1386 Wilshire Ct Sw
Marietta, GA 30064



+ 0902354 000005310 0TA0BS 00931415
ADETUNJI ODUYELA
1386 WILSHIRE CT SW
MARIETTA GA 30064-4836
[Barcode]

Visit us online at [Truist.com/myhomeloan](https://truist.com/myhomeloan)

Client Services: 800.634.7928
Relay Services: Dial 711 (TDD/TTY)
Monday to Friday: 8 am to 8 pm ET
Saturday: 9 am to 3 pm ET

Loan Number:	4004161925
Payment Due Date:	02/01/2025
Amount Due:	\$2,419.29

*If payment is received after 02/16/2025, a \$66.09 late fee will be charged.

Statement Date: 01/06/2025



Loan information		
Loan number	4004161925	
Principal balance ¹	\$261,174.37	
Escrow balance	\$3,665.58	
Maturity date	APRIL 2050	
Interest rate	3.375%	
Partial payments balance (unapplied)	\$0.00	
¹ Your unpaid principal balance is not your payoff amount. Please contact us at 800.634.7928 to request a payoff amount.		
Past payment breakdown		
	Paid last month	Paid Year to Date
Principal	\$585.67	\$585.67
Interest	\$736.20	\$736.20
Escrow (taxes & insurance)	\$1,097.42	\$1,097.42
Fees and charges	\$0.00	\$0.00
Optional products	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total paid	\$2,419.29	\$2,419.29
Partial payments (unapplied)*	\$0.00	\$0.00
*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account. Once the sum of your partial payments equals one full payment we will apply that amount to your mortgage.		

Explanation of amount due	
Principal	\$587.32
Interest	\$734.55
Escrow (taxes & insurance)	\$1,097.42
Optional products	\$0.00
Other	\$0.00
Total regular monthly payment	\$2,419.29
Total fees and charges	\$0.00
Past due payment(s)	\$0.00
Total amount due	\$2,419.29

Important Message
You can access a list of the approved HUD homeownership counselors and counseling organizations at hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling 800-569-4287.
Need payment assistance? Please check out the back of this statement to learn how you can get payment relief.

Here are your transactions since your last statement (includes fees/charges).						
Date	Description	Principal	Interest	Escrow	*Fees/Other	Total
01/03	PAYMENT	\$585.67	\$736.20	\$1,097.42		\$2,419.29

*Fees/Other-Optional products, unapplied funds, servicing fees, and other charges.

Please include coupon with your check. Please do NOT send cash. Is your contact information current? Visit [Truist.com](https://truist.com) to make updates. Thank you.

ADETUNJI ODUYELA
1386 WILSHIRE CT SW
MARIETTA, GA 30064 4836

Loan Number	Statement date	Payment due date	Amount due
4004161925	01/06/2025	02/01/2025	\$2,419.29

Mail payments to:

Truist Bank
P.O. Box 79041
Baltimore, MD 21279-0041



Amount due:	
*Due by 02/01/2025	\$2,419.29
\$66.09 late fee will be charged after 02/16/25	
Fees & Charges Due	\$
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

* Required to keep loan in good standing. Do NOT send cash. MAKE CHECKS PAYABLE TO TRUIST BANK. Funds not specified may be applied first to outstanding fees and then to principal.

⑆4004 16 19 25⑆⑆1⑆0 248538⑆⑆0 24 19 29⑆⑆1⑆⑆



Here is how to manage your account and reach us when you need us:

Online and on the go	Websites to bookmark	By mail	By phone
<p>Download the app at Truist.com/mobile or visit Truist.com/signon to:</p> <ul style="list-style-type: none">• Pay your mortgage• Set up recurring payments• Set up account alerts• Access your statements• Check balances• Update your contact information• Sign up for paperless statements• Manage your escrows• Send a secure message	<p>Servicing your existing Truist mortgage: truist.com/myhomeloan</p> <ul style="list-style-type: none">• Getting started• Payments• Taxes, Insurance and Escrows• Mortgage Insurance• Mortgage assistance• Natural Disaster• Forms• Fees• Calculators• Credit Disputes <p>Obtaining new mortgage: truist.com/mortgage</p> <ul style="list-style-type: none">• New Purchase• Refinance <p>Banking: truist.com</p> <ul style="list-style-type: none">• Products and services• Branch near you• ATM near you	<p>Send a check P.O. Box 79041 Baltimore, MD 21279-0041 (Remember to include the statement coupon with check).</p> <p>• Credit Bureau disputes P.O. Box 849 Wilson, NC 27894</p> <p>• General correspondence P.O. Box 26149 Richmond, VA 23260</p> <p>• Qualified Written Request (QWR), Notice of Error (NOE), and Request for Information (RFI)* P.O. Box 3307 Greenville, SC 29602</p>	<p>Call us at 800-634-7928 to: For Relay Services Dial 711 (TDD/TTY)</p> <ul style="list-style-type: none">• Pay your mortgage• Get help in setting up recurring payments• Access your statements• Check balances• Update your contact information• Manage your escrows• Ask questions about your mortgage <p>Need payment assistance?</p> <ul style="list-style-type: none">• Refer to the assistance section on this page, and call us at 800-443-1032

*Federal Law permits you to contact us in writing regarding your account in order to request certain types of actions and/or information (with exceptions). These requests include (1) a Qualified Written Request (QWR); (2) a Notice of Error (NOE); and (3) a Request for Information (RFI). If you submit a QWR, please include your name, loan/account number, and the reason you believe the account is in error (and/or provide sufficient detail regarding information relating to the servicing of the mortgage loan sought). If you submit an NOE, please include (i) an assertion that you believe an error occurred; (ii) your name; (iii) the loan/account number; and (iv) a description of the error you believe occurred. If you submit an RFI, please include your name, loan/account number, and the specific information requested. Please note you must use the address above to submit a QWR/RFI/NOE.

Need payment assistance?

Reach out to us if you are unable to pay your bill. The longer you wait, or the further you fall behind on your payments, the harder it will be to get back on track. Please contact our Mortgage Payment Solutions Department at 800-443-1032. Our business hours are 8 am to 10 pm ET Monday through Thursday, 8 am to 8 pm ET Friday, and 9 am to 1 pm ET on Saturday. Our mortgage payment solutions team will be happy to guide you through your options. You can also visit us at [Truist.com/myhomeloan](#) to learn more about mortgage assistance.

Contact us to review your relief options.

To be evaluated for all loss mitigation options you can submit a complete loss mitigation application. You can download it to start the application process at [Truist.com/myhomeloan](#). You can also call us at the number above to request the application. If you need help, the following options may be possible (most are subject to lender approval):

- Refinance your loan with us or another lender;
- Modify your loan terms with us;
- Temporarily suspend your monthly payments with a payment forbearance; or
- Find more affordable housing if you are no longer able to continue paying your mortgage. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

Other resources to check out:

For a list of HUD-approved housing counseling agencies that can provide helpful information, contact one of the following federal government agencies:

- 1) The U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or the Telecommunications Device for the Deaf (TDD) number 800-877-8339 or [hud.gov/counseling](#)
- 2) The Consumer Financial Protection Bureau (CFPB) at 855-411-2372 or [consumerfinance.gov/mortgagehelp](#)

Please note: 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 need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge. For additional resources, please visit the Fannie Mae website at [FannieMae.com](#).

Protection for our service members

You may be entitled to certain legal rights and protections if you or any owner or occupant of your home are or recently were on active duty or active service as a federal or state military service member, or if you’re a dependent of such a service member. For more information, please call us at 800-634-7928.

Important bankruptcy information:

This statement is an attempt to collect a debt. Any information obtained, whether written or verbal, will be used for this purpose. If your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, Truist Bank recognizes that you may not be liable for this debt in this situation. This statement is being sent to you for informational purposes only.



TRUIST 

Mortgage

Stay connected.

January 2025

Here’s our monthly update to help you manage your mortgage.

Hello.

You know how life goes—new beginnings, exciting moments, and even a few curveballs. We’re here to help you through it all. This month, and every month, you’ll get mortgage guidance to help you manage life’s little (and big) surprises. And, we’ll sprinkle in some ideas to help you with other parts of your financial life.

Know where to go for help

Want to revisit your mortgage payment? Questions about escrow, insurance, or making an extra payment? We’re here for all of it. Contact us.

[Truist.com/myhomeloan](https://truist.com/myhomeloan)

Solutions in every size

Whether you need a bigger place, smaller place, or something new, let’s find you what you need. From new payments to new places to new projects—let’s do it.

[Truist.com/mortgage](https://truist.com/mortgage)

More than mortgages

Your mortgage is our focus, but when it comes to your everyday banking needs, we can help. Let’s talk about some options that fit your life as well as your mortgage does.

[Truist.com](https://truist.com)

Better finances, better mindset

We want you to feel prepared and positive at every financial twist or turn. Our new collection of tips, tools and expert advice help inspire a mindset that boosts financial confidence and gets you to your goals.

[Truist.com/money-mindset](https://truist.com/money-mindset)

Stay informed and in control

Life holds many great surprises you just don’t need them with your mortgage.

Activate alerts to stay in the know: [Truist.com/alerts](https://truist.com/alerts)
Check account status and pay online: [Truist.com/myhomepayment](https://truist.com/myhomepayment)

Learn more at [Truist.com/myhomeloan](https://truist.com/myhomeloan)
Got other questions about your mortgage? Call: 800-634-7928

There are plenty of reasons to talk to us

Curious about your purchase power, or if a refinance will benefit you.

Find the right mortgage with the right tools - and a team you can trust.

Learn more at [Truist.com/mortgage](https://truist.com/mortgage)
Want to consult a loan officer? Call: 866-492-8456

Make your savings shine

Build toward your future. Build toward personal goals.

Choices you make today could change everything. So, commit to yourself and save with Truist One Savings.

Learn more at [Truist.com/savings/truist-one-savings](https://truist.com/savings/truist-one-savings)
Call: 844-487-8478

Explore the connection

Podcast: Money and Mindset with Bright and Brian

He knows money. She studies happiness. Together, experts Brian Ford and Bright Dickson discuss ways to grow your financial confidence and live happier.

[Truist.com/money-mindset/podcast](https://truist.com/money-mindset/podcast)



If you need us, we’re here.
Have a question? No problem. We’re available in so many convenient ways. In app, online, or by phone—we’re here for whatever you need.

[Truist.com/myhomeloan](https://truist.com/myhomeloan)
Client Services: 800-634-7928
Payment Solutions: 800-443-1032

