

M&T Bank servicing your loan on behalf of



P.O. Box 619063  
Dallas, TX 75261-9063  
RETURN SERVICE ONLY  
Please do not send mail to this address


4-750-54965-0003417-001-000-000-000-000

ADETUNJI Y ODUYELA  
407 W PARK DR  
FULTONDALE AL 35068-6074


# Mortgage Statement

Account Number 0100339795  
Payment Due Date 04/01/19  
**Amount Due \$1,257.38**  
*If payment received after 04/16/19, \$38.88 late fee will be charged.*


## Contact Us

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

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 **Correspondence Address:** **Payment Mailing Address:**  
Lending Services, Customer Support P.O. Box 62182  
P.O. Box 1288 Baltimore, MD 21264-2182  
Buffalo, NY 14240-1288

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 **<https://onlinebanking.mtb.com>**

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**Statement Date:** 03/06/19

## Account Information

Property Address	407 W PARK DRIVE FULTONDALE AL 35068
Interest Rate	3.875%
Maturity Date	04/2046
Outstanding Principal*	\$191,010.98
Escrow Balance	\$2,073.55

*\* 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	\$355.13
Interest	+\$616.81
Escrow (tax/insurance)	+\$148.11
MIP/PMI	+\$137.33
<b>Regular Monthly Payment</b>	<b>\$1,257.38</b>
<b>Total Amount Due 04/01/19</b>	<b>\$1,257.38</b>

## 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](http://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	\$353.99	\$1,058.56
Interest	\$617.95	\$1,857.26
Escrow (Taxes & Insurance)	\$285.44	\$867.27
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
<b>Total</b>	<b>\$1,257.38</b>	<b>\$3,783.09</b>

## Transaction Activity

Transaction Date	Due Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Subsidy	Unapplied Funds	Fees
03/04/19	04/19	MIP/PMI Disbursement				-\$137.33				
03/06/19	03/19	Payment	\$1,257.38	\$353.99	\$617.95	\$285.44				



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ADETUNJI Y ODUYELA

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

## AMOUNT DUE

Due by	04/01/19	\$1,257.38
If received after	04/16/19	\$1,296.26

Please designate how you want us to apply any additional funds.


Additional Principal	\$					.
Additional Escrow	\$					.
Unpaid Late Charges	\$					.
Other (Must specify)	\$					.
Total Amount Enclosed	\$					.


## INTERNET REPRINT


750-4430-0515F

PAYMENT OPTIONS


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


**Payment by mail**  
P.O. Box 62182  
Baltimore, MD 21264-2182

**Online payment**  
<https://onlinebanking.mtb.com>

**Pay-by-phone\*\***  
1-866-241-6014

\*\*A fee may apply for this service.

**Automatic deduction**  
Enroll at  
<https://onlinebanking.mtb.com>

**Pay at any M&T branch or through Western Union\*\***  
Call 1-800-724-1633 for nearest Western Union Location

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](http://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 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.
- **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 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 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](http://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 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](http://www.dfs.ny.gov).

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](mailto:scraservicing@mtb.com), or by mail at PO Box 900, Millsboro, DE 19966.

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

Amortization Schedule . . . . .	\$ 25.00
Account History (per year) . . . . .	\$ 10.00
Duplicate 1098/Escrow Analysis . . . . .	varies
Verification of Mortgage . . . . .	varies
Document Copies (per request). . . . .	\$ 20.00
Subsequent Payoff Statement. . . . .	varies
Automated Payment by Phone . . . . .	\$ 15.00 (\$17.00 when speaking with a Representative)
Fax Fee . . . . .	varies
Non-Sufficient Funds Payment (NSF). . . . .	varies by state (\$0 - \$30.00)

\* May be subject to change

For full list of fees, visit our website at [www.mtb.com/customerservice](http://www.mtb.com/customerservice) and click on the “Common Mortgage Fees” link.

NOTICE OF ERROR AND INFORMATION REQUESTS MUST BE MAILED TO:

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

OTHER IMPORTANT ADDRESSES

<b>Payments:</b> P.O. Box 62182 Baltimore, MD 21264-2182	<b>Overnight Payment Address:</b> Retail Lockbox Services (62182) Montgomery Park – 8th Floor 1800 Washington Blvd Baltimore, MD 21230
<b>General Correspondence:</b> P.O. Box 1288 Buffalo, NY 14240-1288	<b>Insurance:</b> P.O. Box 5738 Springfield, OH 45501-5738
<b>Fax Numbers:</b> Fax payoff requests: 1-866-409-2653 Fax all other Customer Service requests: 1-866-409-4642	<b>Tax:</b> P.O. Box 23628 Rochester, NY 14692

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](http://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, P.O. Box 23628, Rochester, NY 14692. 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.



ADDRESS CHANGE REQUEST:

To change your address, please visit your local M&T Bank branch or call our Telephone Banking Center at 1-800-724-2224. Our representatives would be happy to assist you. Thank you!