

#### A Loan Information

This section provides your loan number, the date your monthly payment is due, the total amount due to bring your account current, any late payment fee and the date the fee will be charged if your payment has not been received.

### Payment Options

Flagstar offers several convenient methods to make your payment. At flagstar.com/ myloans you can make your payment and manage your loan online.

#### **G** Important Account Messages

Special messages or announcements about your account, your statement, or Flagstar Bank are shown here.

#### Account Information

555-3340-1115F

These are details of your account as of the date your statement was created, including:

- Outstanding Principal Balance(s), the amount you owe, not including interest and fees. A 2nd Outstanding Principal Balance will only be shown if there is a balance.
- Escrow Balance refers to funds set aside to pay taxes and/or insurance, if applicable, as they become due.
- Current Interest Rate and the date it may change, if you have an adjustable-rate mortgage.
- Whether you have a prepayment penalty (fee required according to your loan document if you pay your loan in full before the maturity date of your loan).

#### Your Payment Breakdown

Last Payment—The application of funds received since your last Mortgage Statement was created. Partial Payment (Unapplied) refers to funds received that have not been credited to your loan and are being held in a separate suspense account. When the necessary difference is received, the funds will be applied to your loan.

Paid Year to Date—The funds Flagstar has applied to your loan since the first Mortgage Statement of the calendar year, including how your payments were allocated (principal, interest, escrow, etc.).

# Get to know your mortgage statement.

We want your statement to be a useful mortgage management tool that offers you the opportunity to easily understand information about your loan. This guide outlines the details provided on your statement, explains the items that may appear, and defines the terms that are used.

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			В		Customer service: (800) 968-7700 Monday-Friday 7:30 a. Saturday 7:30 a.m4 p.	
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#### Explanation of Amount Due

**Regular Monthly Payment**—The amount of principal and 2nd principal, if applicable, interest, and escrow (for payment of taxes and insurance, if applicable), plus any optional items (e.g., credit life, disability, etc.).

**Total Fees**—Unpaid fees assessed to your account such as late charges for payments made after the grace period defined in your Note, nonsufficient funds (NSF) fees for any payment returned or rejected by your financial institution, and any other fees (Expedited Payoff (Fax) Fee).

**Total Advances**—All unpaid expenses assessed to your loan, including amounts incurred to maintain or preserve your property.

**Overdue Payment**—Any previous regular monthly payment(s) that remain unpaid.

**Total**—The total amount to bring your account current including your regular monthly payment, fees, advances, and any overdue payments.

### Delinquency Notice

If your loan payments are delinquent 45 days or more, this shows the date of the delinquency, the risks if the loan is not brought current, application of payments since the date your account was last current (up to the last six months), and the total amount due to satisfy the delinquency. You will also find foreclosure information, such as whether the first legal notice or filing required by law has been made, or if you have agreed to a loss mitigation plan or program.

## Payment Coupon

This detachable coupon should be included along with your check and mailed in the return envelope provided so that the payment address is shown through the envelope window.

If you include funds in addition to the amount due, please designate how the excess funds should be applied—principal, escrow, fees, advances, and/or payment(s). Application of the excess funds is subject to the status of your account, your loan documents, and applicable law.

## Transaction Activity

555-3341-1115B

Reflects the application of funds received, fees assessed, and/or disbursements and advances made since your last Mortgage Statement.

### Additional Messages and Information

More messages or announcements about your account, your statement, or Flagstar Bank will be shown here. Also, if your account is under an active bankruptcy or repayment plan, the details will be shown here.

#### **R** Update Your Information

Please use this section to notify us of any updates to your contact information. If your mailing address has changed, an authorized borrower must sign the form.

# Want to pay your mortgage online?

Use MyLoans to securely make your payment. Visit **flagstar.com/myloans** to get started.

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