

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.

B 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.

C Important Account Messages

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

D Account Information

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).

E 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.

Pay by mail:
Flagstar Bank • Box 371891
Pittsburgh, PA 15250-7891

» MORTGAGE STATEMENT
STATEMENT CREATION DATE: 00/00/0000

Name Line 1
Name Line 2
12345 Second Street
Hometown, MI 48000

Loan Number: 123456789
Payment Due Date: 00/00/0000
Amount Due \$000,000.00
\$25.00 late fee will be charged after 00/00/0000

Pay by website:
flagstar.com/myloans

Pay by phone:
(866) 837-4539

Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m., ET
Saturday 7:30 a.m.-4 p.m., ET

Your loan officer:
John Smith (000) 000-0000
john.smith@flagstar.com

Important Account Messages

Review Your Home Loan Activity

Account Information

Property Address	00000 Street Lane Drive	
Outstanding Principal ^D	\$000,000.00	
Escrow Balance	\$000,000.00	
Interest Rate (Until Month Year)	%0.00000	
Prepayment Penalty	No	

*The outstanding principal above is not the total amount required to pay your loan in full. For a payoff quote, please call customer service (800) 968-7700.

	Last payment	Paid year to date		
Your Payment Breakdown			Explanation of Amount Due	
Principal	\$000,000.00	\$000,000.00	Principal	\$000,000.00
Interest	\$000,000.00	\$000,000.00	Interest	\$000,000.00
Escrow			Escrow	
Taxes	\$000,000.00	\$000,000.00	Taxes	\$000,000.00
Insurance	\$000,000.00	\$000,000.00	Insurance	\$000,000.00
Mortgage Insurance	\$000,000.00	\$000,000.00	Mortgage Insurance	\$000,000.00
Shortage	\$000,000.00	\$000,000.00	Shortage	\$000,000.00
Other	\$000,000.00	\$000,000.00	Other	\$000,000.00
Optional Product	\$000,000.00	\$000,000.00	Regular Monthly Payment	\$000,000.00
Total Fees	\$000,000.00	\$000,000.00	Total Fees (includes late charges)	\$000,000.00
Total Advances	\$000,000.00	\$000,000.00	Total Advances	\$000,000.00
Partial Payment (Unapplied)*	\$000,000.00	\$000,000.00	Overdue Payment	\$000,000.00
Total	\$000,000.00	\$000,000.00	Total	\$000,000.00

F 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.

655-3340-1115F

G 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.

H 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.

I Transaction Activity

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

J 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.

K 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.

The delinquency program shown is not the loan amount required to pay your loan in full. For a payoff quote, please call customer service (800) 968-7700.

G Delinquency Notice
You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of XXXXXXXXXX, you are XX days delinquent on your mortgage loan.

Recent Account History
 Payment due XX/XX/XX: XXXXXXXXXXXXXXXXXXXX
 Payment due XX/XX/XX: XXXXXXXXXXXXXXXXXXXX
 Payment due XX/XX/XX: XXXXXXXXXXXXXXXXXXXX
 Payment due XX/XX/XX: XXXXXXXXXXXXXXXXXXXX
 Payment due XX/XX/XX: XXXXXXXXXXXXXXXXXXXX
 Payment due XX/XX/XX: XXXXXXXXXXXXXXXXXXXX
 Current due XX/XX/XX: XXXXXXXXXXXXXXXXXXXX
 Total Fees & Advances: \$XX,XXX.XX

Total due \$XX,XXX.XX: You must pay this amount to bring your loan current. Detail Does Not Include current Regular Monthly Payment due.

Shortage	\$000,000.00
Other	\$000,000.00
Regular Monthly Payment	\$000,000.00
Total Fees (includes late charges)	\$000,000.00
Total Advances	\$000,000.00
Overdue Payment	\$000,000.00
Total	\$000,000.00

Your Payment Breakdown

Last payment	Paid year to date
Principal	\$000,000.00
Interest	\$000,000.00
Escrow	\$000,000.00
Taxes	\$000,000.00
Insurance	\$000,000.00
Mortgage Insurance	\$000,000.00
Shortage	\$000,000.00
Other	\$000,000.00
Optional Product	\$000,000.00
Total Fees	\$000,000.00
Total Advances	\$000,000.00
Partial Payment (Unapplied)*	\$000,000.00
Total	\$000,000.00

Equal Housing Lender Member FDIC Page 1 of X

(Detach and return the bottom portion with payment. Retain the top portion for your records.)

Flagstar Bank

CUSTOMER NAME 1
 CUSTOMER NAME 2

FLAGSTAR BANK
 BOX 371891
 PITTSBURGH, PA 15250-7891

Loan Number #000000000 Due Date 09/25/2015 Total Amount Due \$0,000.00

Check if making more than one payment. If Not Received By: 00/00/0000 Amount Due \$0,000.00

Additional Principal \$ _____
 Additional Escrow (if applicable) \$ _____
 Total Fees (includes late charges) \$ _____
 Total Advances \$ _____
 Additional Payment(s) \$ _____
Total Amount Enclosed \$ _____

Review Your Transaction Activity (00/00/0000 to 00/00/0000)

Date	Description	Principal	Interest	Escrow	Fees	Advances	Other	Total
00/00/00	Payment posted— Thank you for choosing Flagstar Bank	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00
00/00/00	Payment posted— Thank you for choosing Flagstar Bank	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00
00/00/00	Payment posted— Thank you for choosing Flagstar Bank	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00
00/00/00	Payment posted— Thank you for choosing Flagstar Bank	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00
00/00/00	Payment posted— Thank you for choosing Flagstar Bank	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00
00/00/00	Payment posted— Thank you for choosing Flagstar Bank	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00	\$0,000.00

Additional Messages

J Important Repayment Information

Loss Mitigation Action Status: Active
 Loss Mitigation/Plan type: _____
 Repayment Plan: Active
 Repayment/Plan type: FHA-HAMP Trial MOD Plan
 Repayment/Plan Next Due Date: 11/01/15
 Repayment/Plan Amount Due: \$104995

Contact Information

Please include your name, loan number, and sufficient detail to inform Flagstar of the basis of your inquiry, qualified written request, notice of error, or request for information.

General Correspondence/Inquiries
 Flagstar Bank
 Mail Stop E115-3
 5151 Corporate Drive
 Troy, MI 48098-2639

Qualified Written Request, Notice of Error, or Request for Information
 Flagstar Bank, Attn: QWR/NOE/RF
 Mail Stop 2 B-116
 5151 Corporate Drive
 Troy, MI 48098

Payment Information

- Protect your credit** – We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
- Unapplied/Partial Payments** – Any partial monthly payment that you make is not applied to your loan, but instead is held in a separate suspense account until enough funds are received to equal a full payment, at which time, the funds will then be applied to your loan.
- Check Processing** – When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- Past Due Payment(s)** – We reserve the right to return any payment tendered if the payment status is delinquent. Payments are not considered accepted until credited to your loan.
- Overnight Payment Address** – Flagstar Bank, Attention: Cash Processing, Retail Lockbox 371891, 500 Ross Street, Room 154-470, Pittsburgh, PA 15262

Financial Hardship

If you are experiencing difficulties making your mortgage payment, call us today at (800) 393-4887 or visit flagstar.com/relief.

For help exploring your options, the federal government provides contact information for housing counselors. You can search for a counselor near you at consumerfinance.gov/mortgagehelp/ or HUD at hud.gov/offices/nsg/sth/hcc/h.cscfm or you can call HUD at (800) 569-4287. For personal/consumer loan counseling, please call (888) 454-4629.

Unless otherwise provided by state law or your loan documents, we are providing this additional detail relating to your loan for information purposes only.

BANKRUPTCY (if applicable)

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, creditor retains rights under its security instrument, including the right to foreclose its lien.

Update Your Information – Please Print

Borrower's Name 1 **K** _____ Co-Borrower's Name _____
 Social Security Number (Last Four Digits) _____ Social Security Number Last Four Digits) _____
 Mailing Address _____
 City _____ State _____ ZIP _____
 Preferred Number _____ Alternate Number _____
 Email Address _____

Want to pay your mortgage online?

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