

Springside Mortgage

Customer Service: 1-800-555-1234
www.springsidemortgage.com

Jordan and Dana Smith
 4700 Jones Drive
 Memphis, TN 38109

Mortgage Statement

Statement Date: 3/20/2015

Account Number	1234567
Payment Date	4/1/2015
Payment Amount	\$4,339.13

Bankruptcy Notice

Our records reflect that you are presently a debtor in an active bankruptcy case or you previously received a discharge in bankruptcy. This statement is being sent to you for informational and compliance purposes only. It should not be construed as an attempt to collect a debt against you personally.

Explanation of Payment Amount

Principal	\$386.46
Interest	\$1,048.07
Escrow (Taxes and Insurance)	\$235.18
Regular Monthly Payment	\$1,669.71
Total Fees and Charges	\$410.00
Unpaid past payments	\$2,259.42
Total Payment Amount	\$4,339.13

Account Information

Outstanding Principal	\$264,776.43
Interest Rate (Until October 2015)	4.75%
Prepayment Penalty	Yes

Transaction Activity (2/20 to 3/19)

Date	Description	Charges	Payments
3/13/15	Partial Payment Received*		\$1,000.00
3/16/15	Late Fee (charged because full payment not received by 3/15/2015)	\$160.00	
3/19/15	Property Inspection Fee	\$250.00	

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$383.31
Interest	\$0.00	\$1,051.22
Escrow (Taxes and Insurance)	\$0.00	\$235.18
Fees	\$0.00	\$410.00
Partial Payment (Unapplied)*	\$1,000.00	\$1,490.00
Total	\$1,000.00	\$3,569.71

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

**** Account History ****

Recent Account History

- Payment due 12/1/14: Fully paid on time
- Payment due 1/1/15: Fully paid on 2/3/15
- Payment due 2/1/15: Unpaid balance of \$589.71
- Payment due 3/1/15: Unpaid balance of \$2,079.71
- Current payment date 4/1/15: \$1,669.71
- **Total: \$4,339.13 unpaid amounts.**

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Springside Mortgage

Springside Mortgage
 P.O. Box 11111
 Los Angeles, CA 90010

If you are currently a party in a bankruptcy case and you choose to make a voluntary payment, detach and return bottom remittance portion with your payment. Make any checks payable to Springside Mortgage.

Payment Amount

Payment Date:	4/1/2015
Payment Amount:	\$4,339.13
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.