

# Springside Mortgage

Customer Service: 1-800-555-1234  
[www.springsidemortgage.com](http://www.springsidemortgage.com)

Jordan and Dana Smith  
 4700 Jones Drive  
 Memphis, TN 38109

# Mortgage Statement

Statement Date: 3/20/2015

<b>Account Number</b>	<b>1234567</b>
<b>Payment Date</b>	<b>4/1/2015</b>
<b>Payment Amount</b>	<b>\$4,339.13</b>
<i>If payment is received after 4/15/15, \$160 late fee will be charged.</i>	

**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
<b>Regular Monthly Payment</b>	<b>\$1,669.71</b>
Total Fees and Charges	\$410.00
Unpaid past payments	\$2,259.42
<b>Total Payment Amount</b>	<b>\$4,339.13</b>

**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
<b>Total</b>	<b>\$1,000.00</b>	<b>\$3,569.71</b>

**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 \*\***

**Your mortgage payments are not current.** Failure to bring your loan current may result in fees and foreclosure—the loss of your home. As of March 20, you are 49 days delinquent on your mortgage loan.

*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**

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