



U.S. Bank Home Mortgage  
4801 Frederica Street  
Owensboro, KY 42301

**Home Mortgage**

**Mortgage Statement**

Statement Date

01/31/2018

Account Number

Scheduled Due Date

02/01/2018

We may contact you if payment is not received by the scheduled due date.

Loan Due Date

10/01/2017

**Total Amount Due**

**\$8,773.26**

\*\*If received after 02/16/2018, \$34.43 late fee may be charged, pay \$8,807.69.

**Explanation of Total Amount Due**

**PAYMENT FACTORS**

Principal	\$251.21
Interest	\$608.48
Tax - County	\$122.84
Additional Taxes	\$285.70
Insurance	\$106.42
Mortgage Insurance	\$115.44
Overage/Shortage	\$181.93
<b>PAYMENT AMOUNT DUE</b>	<b>\$1,672.02</b>
Past Due Amount	\$6,688.08
Unpaid Late Fees	\$413.16
<b>TOTAL AMOUNT DUE</b>	<b>\$8,773.26</b>

\*\*If received after 02/16/2018, \$34.43 late fee may be charged, pay \$8,807.69.

Total Amount Due is not a Payoff or Reinstatement amount.

**Contact Information**

800-365-7772

Live Customer Support: Mon-Fri 7:00 am - 8:00 pm CT and Sat 8:00 am - 2:00 pm CT  
Automated Services also available at this number 24 hours

Live Hearing Impaired Customer Support: Monday-Friday, 8:00 a.m.-5:00 p.m. CT, 800-874-5583  
A TDD/TTY machine is required when calling this number

**Correspondence Address**

U.S. Bank Home Mortgage  
P.O. Box 21948  
Eagan, MN 55121  
Website

**Notice of Error and Request for Information**

U.S. Bank Home Mortgage  
P.O. Box 21977  
Eagan, MN 55121  
www.usbankhomemortgage.com

**Account Information**

Property Address

Outstanding Principal Balance (Not a Payoff Amount)	\$183,522.46
Interest Rate	4.50000%
Maturity Date	06/2045
<b>Other Balances</b>	
Escrow Advance	\$2,183.93
Recoverable Corporate Advance/RCA	\$8,513.30

If You Are Experiencing Financial Difficulty: To find a HUD-certified counseling organization in your area, contact HUD at 800-568-4287 or visit the website at www.hud.gov/offices/hqs/hqs.hud.hud.gov.

**Past Payment Breakdown**

	PAID SINCE LAST STATEMENT	PAID YEAR TO DATE
Principal	\$246.56	\$246.56
Interest	\$614.13	\$614.13
Escrow	\$811.33	\$811.33

Payment breakdown represents current year payment transaction activity applied to the account, which may include adjustments to prior year transactions.

**Transaction Activity**

Description	Due Date	Date	Total	Principal	Interest	Escrow	Fees/ RCA	Other	Subsidy/ Repl Reserve	Suspense
Dept of HUD REP Diab	06/2018	01/03/2018				113.40				
Funds Received	09/2017	01/31/2018	1672.02							1672.02
Payment	09/2017	01/31/2018		246.56	614.13	811.33				1672.02

**IMPORTANT MESSAGES**

Our Complaint Process: Please submit any mortgage loan foreclosure or foreclosure alternative process related complaint to: U.S. Bank, Attention: Consumer Advocacy, P.O. Box 211268 Eagan, MN 55121. Your submission should include the name of each borrower and the loan number.

**\*\*\* Please Note: If you are currently under a repayment agreement or HAMP trial period payment plan, the monthly payment amount reflected on this statement may not reflect the agreed upon adjusted payment amount due for the month. Please refer to your repayment agreement, trial period document, or contact our office if you are unsure of the amount you must remit.**

**IMPORTANT HAZARD/HOMEOWNER'S INSURANCE INFORMATION**

Your hazard/homeowner's policy must reflect the following as loss payee to ensure timely payments of future billings.

U.S. Bank National Association  
Its Successors and/or Assigns  
C/O U.S. Bank Home Mortgage  
Loan Number 9902758254  
P.O. Box 7298  
Springfield, OH 45501-7298

726-x30878-0517F



All of US serving you

July 17, 2018.

[REDACTED]  
[REDACTED]  
[REDACTED]

RE: HAMP Trial Period Plan Notice

Account Number: [REDACTED]

Property Address: [REDACTED]

[REDACTED]

Dear [REDACTED]

Specialist Counselors

Thank you for contacting us about the account. Based on a careful review of the information provided, we are offering an opportunity to enter into a conditional Trial Period Plan under the Federal Housing Administration (FHA) "Home Affordable Modification Program" (HAMP). This is the first step toward qualifying for more affordable payments or more manageable terms. It is important that you read this information in its entirety so that you completely understand the actions that need to be taken to successfully complete the Trial Period Plan and permanently modify the mortgage.

**To Accept This Offer**

You must contact us at 855.698.7627 or in writing at the address provided below by no later than July 31, 2018 to indicate your intent to accept this offer. In addition, the first Trial Period Plan payment must be made by September 1, 2018.

**TIME IS OF THE ESSENCE**

If the first Trial Period Plan payment is not made by September 1, 2018 and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked and we may refer the mortgage to foreclosure or if the loan has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

**Make Trial Period Plan Payments**

To successfully complete the Trial Period Plan, the Trial Period Plan payments below must be made.

- First payment: \$1,317.39 by September 1, 2018
- Second payment: \$1,317.39 by October 1, 2018
- Third payment: \$1,317.39 by November 1, 2018

Please send your Trial Period Plan payments to:

U.S. Bank  
4801 Frederica St

[REDACTED]

