

If you have questions or concerns about your statement or account, please contact us at (877) 735-3637 between the hours of 8:00 am to 9:00 pm Monday through Thursday and 8:00 am to 5:00 pm Friday CT or you can contact us at [www.selelence.com](http://www.selelence.com)

Meaning in print call 711 or (800) 735-2969



4-755-5704  
[Redacted]  
[Redacted]  
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Account Number	0030253843
Payment Due Date	10/01/19
Amount Due	\$6,365.30

If payment is received after 10/16/19, a maximum of \$20.60 late fee may be charged

Property Address: [Redacted]

Account Information	
Outstanding Principal Balance*	\$207,145.97
Escrow Balance	\$2,601.41
Interest Rate	4.12500%
Prepayment Penalty	No

\*This is the principal balance only, not the amount required to pay your account in full.

Explanation of Amount Due	
Principal	\$320.29
Interest	\$709.88
Escrow (For Taxes and/or Insurance)	\$1,065.13
<b>Regular Monthly Payment</b>	<b>\$2,095.30</b>
Total Late Fees and Other Charges	\$182.40
Past Due Amount	\$4,190.60
Unapplied Balance	\$103.00
<b>Total Amount Due</b>	<b>\$6,365.30</b>

**Additional Information**  
If you are Experiencing Financial Difficulty: See back for information about mortgage counseling assistance.

Past Payments Breakdown		
	Paid Last Cycle	Paid Year to Date
Principal	\$317.01	\$2,680.22
Interest	\$713.16	\$5,737.26
Escrow (for Taxes & Insurance)	\$1,065.13	\$8,468.53
Late Fees and Other Charges	\$0.00	\$148.00
Partial Payment (Unapplied)*	\$0.00	\$103.00
<b>Total</b>	<b>\$2,095.30</b>	<b>\$17,137.01</b>

**Important Messages**  
Partial Payments: Any partial payments that you make are not applied to your mortgage but instead are held in an unapplied account on your mortgage. Those funds are shown in the Unapplied Balance line. If you pay the Total Payment Amount, the unapplied funds will then be applied to your mortgage.  
Buying a new home? Need cash? Want to lower your rate or term? Call Arc Home today at (866) 217-5335 or log on @ [Archemortgage.com](http://Archemortgage.com) today, as your current lender Arc Home can make getting your next loan a breeze!

Transaction Activity (08/09/2019 - 09/13/2019)									
DATE	DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	OPTIONAL	LATE CHARGES	FEES/ OTHER	SUSPENSE	TOTAL
08-03-2019	FHA Mortgage Insurance	\$0.00	\$0.00	\$135.75	\$0.00	\$0.00	\$0.00	\$0.00	\$135.75
09-07-2019	Prop Inspection	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	\$0.00	\$15.00
09-13-2019	Mortgage Payment	\$317.01	\$713.16	\$1,065.13	\$0.00	\$0.00	\$0.00	-\$103.00	\$1,992.30
09-13-2019	Unapplied Funds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$103.00	\$103.00

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

**SELENE FINANCE**

Account Number	Payment Due Date	Regular Monthly Payment	Past Due Amount	Payments Due	Advanced Fees Charge
0030253843	10/01/19	\$2,095.30	\$4,190.60	3	\$182.40

Please check here if address, phone # or email change is indicated on reverse side

**Total Amount Due**  
**Due By 10/01/19:**  
If payment is received after 10/16/19, a maximum of \$20.60 late fee may be charged