



M&T Bank serving your branch on behalf of



P.O. Box 42182  
 Baltimore, MD 21284-0182  
 RETURN SERVICE ONLY  
 Please do not send mail to this address.

# Mortgage Statement

Account Number	0101810827
Payment Due Date	08/01/19
<b>Amount Due</b>	<b>\$5,144.77</b>
* Payment received after 11/18/19, \$44.38 late fee will be charged.	

### Contact Us

General Customer Service: 1-800-724-7221  
 Property Tax: 1-866-408-0888  
 Property Insurance: 1-888-868-1847

Correspondence Address: Lakewood Loan Services, Customer Support, P.O. Box 1288, Baltimore, NY 14621-1288  
 Payment Mailing Address: P.O. Box 42182, Baltimore, MD 21284-2182

<https://onlinebanking.mtb.com>

Statement Date: 10/18/19

## Account Information

Property Address	[REDACTED]
Interest Rate	3.875%
Maturity Date	04/2047
Outstanding Principal*	\$173,394.05
Escrow Balance	-\$791.40

\* This is NOT a payoff figure. To obtain the full amount required to pay off your loan, please call us at 1-800-724-2224 or fax your request to 1-866-408-2883.

## Explanation of Amount Due

Principal	\$269.57
Interest	+\$567.00
Escrow (tax/insurance)	+\$165.87
Overage / Shortage	+\$82.93
<b>Regular Monthly Payment:</b>	<b>\$1,109.48</b>
Amount Unpaid from Prior Statement	+\$3,325.98
Unpaid Late Charge(s)**	+\$615.93
Return Item/Other Fee(s)**	+\$90.60
<b>Total Amount Due 11/01/19</b>	<b>\$5,144.77</b>

\*\* including any fees/charges imposed since last statement totaling \$68.98

## Important Messages

Are you experiencing financial difficulties? Let M&T help. Recently you've fallen behind in making your mortgage payments. This may be due to financial difficulties beyond your control. We want to help you avoid damaging your credit and the possible loss of your home. We may be able to offer you special assistance during this difficult time. Call M&T today to find out more at 1-800-724-1639.

\*\*\*Please note, there is currently \$706.93 in fees outstanding on your M&T mortgage account. To pay this fee balance in full along with your next regular monthly payment, please remit the amount listed under "Amount Due" on the attached coupon.

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$2,282.40
Interest	\$0.00	\$4,312.79
Escrow (Taxes & Insurance)	\$0.00	\$1,708.92
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$8,513.60</b>

## Transaction Activity

Transaction Date	Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Subsidy	Unapplied Funds	Fees
	10/15/19	Property Inspection								\$15.00
	10/10/19	Late Charge								\$44.38
	10/18/19	County Tax Disbursement				-\$883.72				

750-4430-0535F