



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

Home Mortgage

9-285-77643-0005180-001-1-000-030-000-000



KINZIE D WII

MARKHAM IL 60428-3979

Mortgage Statement

Statement Date 07/16/2019

Account Number

Scheduled Due Date 08/01/2019

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

Loan Due Date 07/01/2019

Total Amount Due \$3,238.48

**If received after 08/16/2019, \$45.00 late fee may be charged, pay \$3,283.48.

Explanation of Total Amount Due

PAYMENT FACTORS

Principal	\$342.98
Interest	\$883.61
Tax - County	\$121.72
Insurance	\$106.42
Mortgage Insurance	\$199.78
PAYMENT AMOUNT DUE	\$1,684.51
Final Due Amount	\$1,583.93
Unpaid Late Fees	\$160.94
TOTAL AMOUNT DUE	\$3,238.48

**If received after 08/16/2019, add \$6 late fee may be charged, pay \$3,283.54.

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 9:00 am - 2:00 pm CT
Automated Services also available at this number 24 hours

Live Hearing Impaired Customer Support: Monday-Friday, 8:00 am-5:00 pm, CT. 800-474-6563
A TDD/TTY machine is required when calling this number

Correspondence Address: U.S. Bank Home Mortgage, P.O. Box 21948, Eagan, MN 55121
Notice of Error and Request for Information: U.S. Bank Home Mortgage, P.O. Box 21877, Eagan, MN 55121
Website: www.usbank.com/home/mortgage.com

Account Information

Property Address: 14819 WHIPPLE AVE
MARKHAM, IL 60428
Outstanding Principal Balance (Not a Payoff Amount) \$197,513.75
Interest Rate 5.27500%
Maturity Date 07/2048
Other Balances
Escrow Advance \$124.33
Recoverable Corporate Advances/RCA \$60.00

If you are experiencing financial difficulty, to find a HUD-certified counseling organization in your area, contact HUD at 800-669-4287 or visit the website at www.hud.gov/ed/ocs/financialcounselor.

Past Payment Breakdown

	PAID SINCE LAST STATEMENT	PAID YEAR TO DATE
Principal	\$240.81	\$1,683.37
Interest	\$885.78	\$4,222.82
Escrow	\$435.78	\$5,038.02
Fees	\$0.00	\$134.48

Payment for additional payments during your payment process are strictly applied to the account, which may include a credit to or of your current cycle.

Transaction Activity

Description	Due Date	Date	Total	Principal	Interest	Escrow	Fees/ RCA	Other	Buildup/ Regul Reserve	Expense
Payment	07/2019	07/12/2019		240.81	885.78	435.78				134.48

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 21258, Eagan, MN 55121. Your submission should include the name of each borrower and the loan number.

Attention: To provide a better customer experience, we are making improvements to our billing statement process. Today, customers receive a billing statement each time a transaction is completed, which can result in multiple statements per billing cycle. Starting in August 2019, one statement per account will be generated on a specific date each month. All account activity for the previous billing cycle will be captured on this one monthly statement. If you have any questions, please contact us at 800-365-7772.

Notices of Error and Requests for Information

Borrowers have certain rights under Federal law related to resolving errors and requesting information about their mortgage account. Notices of Error and Requests For Information must be directed to U.S. Bank, Attention: Consumer Advocacy, P.O. Box 21977, Eagan, MN 55121. Your submission must be in writing and include the name of each borrower, the loan number and a description of the error you believe has occurred OR a request for specific information regarding your mortgage loan.

Sign up for online statements!

Want fast, convenient access to your monthly mortgage statements? Online statements are an option for you. They're identical to paper statements and help reduce clutter.

Log in to your mortgage account, choose "Statements and Documents" then select "Go Paperless".

726-33478-4477

P 4/24

southwest 6 7738437963 >> HR

2019-07-31 23:00

All of  serving you

December 24, 2019

KINZIE D WHITLOCK

RE: Trial period plan notice

Account number:

Property address:

MARKHAM, IL 60428-0000

Dear KINZIE D W.

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 needed 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 January 7, 2020 to indicate your intent to accept this offer. In addition, the first trial period plan payment must be made by February 1, 2020.

Time is of the essence

If the first trial period plan payment is not made by February 1, 2020 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: \$1,187.81 by February 1, 2020
- Second payment: \$1,187.81 by March 1, 2020
- Third payment: \$1,187.81 by April 1, 2020

Please send your trial period plan payments to:

U.S. Bank
4801 Frederica St

