



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

**Home Mortgage**

8-226-16988-0027001-003-1-000-010-000-000



**Mortgage Statement**

Statement Date **07/31/2017**

Account Number [REDACTED]

Scheduled Due Date **08/01/2017**

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

Loan Due Date **07/01/2017**

Total Amount Due<sup>1</sup> **\$2,790.48**

<sup>1</sup>If received after 08/16/2017, \$35.80 late fee may be charged, pay \$2,830.28.

**Explanation of Total Amount Due**

PAYMENT FACTORS	
Principal	\$277.66
Interest	\$147.05
Tax - County	\$113.25
Insurance	\$71.67
Mortgage Insurance	\$193.45
Overage/Shortage	\$3.22
<b>PAYMENT AMOUNT DUE</b>	<b>\$1,316.90</b>
Past Due Amount	\$1,314.38
Unpaid Late Fees	\$155.90
<b>TOTAL AMOUNT DUE<sup>1</sup></b>	<b>\$2,790.48</b>

<sup>1</sup>If received after 08/16/2017, \$35.80 late fee may be charged, pay \$2,830.28.

Total Amount Due is not a Payoff or Reinstatement Amount.

**Contact Information**

800-385-7772

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 am - 8:00 pm CT 800-374-5563  
TTY: 800-374-5563 or call relay (US only)

Correspondence Address: U.S. Bank Home Mortgage, P.O. Box 21849, Eden, MN 55524  
Notice of Error and Request for Information: U.S. Bank Home Mortgage, P.O. Box 21877, Eden, MN 55521  
Website: www.usbankhomemortgage.com

**Account Information**

Property Address	[REDACTED]
Outstanding Principal Balance (Not a Payoff Amount)	\$181,576.85
Interest Rate	4.50000%
Maturity Date	12/2045
Other Balances	\$9,128.7
Escrow	\$342.85
Suspense (Unapplied funds)	

If You Are Experiencing Financial Difficulty: To file a HUD-certified counseling application in your area, contact HUD at 800-569-4287 or visit the website at www.hud.gov/offices/hud/hudrcsa.htm.

**Past Payment Breakdown**

	PAID SINCE LAST STATEMENT	PAID YEAR TO DATE
Principal	\$276.69	\$1,636.16
Interest	\$719.42	\$4,831.50
Escrow	\$319.37	\$1,916.22
Fees	\$11.00	\$145.50
Suspense (Unapplied funds)	\$65.52	\$342.85

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
Pay by Phone Fee	06/2017	07/31/2017	11.00				11.00			
Funds Received	06/2017	07/31/2017	1,400.00							1,400.00
Payment	06/2017	07/31/2017		275.59	719.42	\$19.37				1,314.38
Other Fee Assessed	07/2017	07/31/2017	11.00				11.00			

**IMPORTANT MESSAGES**

MSBHM recently identified a Speedpay service fee accounting inaccuracy. To correct it, we have fixed our internal accounting method and processed a one-time reversal equal to all past Speedpay service fee payments charged and paid by you. Your billing statement reflects this correction activity. Please know, the correction affected only our internal accounting, it does not represent a credit owed to you and has no effect on how much you have paid or owe for Speedpay fees.

Complaint Process: Please submit any mortgage loan foreclosure or foreclosure alternative process related complaint to U.S. Bank Attention: Consumer Advocacy, P.O. Box 218720, Eden, MN 55521. Your submission should include the name of each borrower and the loan number.

Any partial payments you make are not applied as the mortgage payment, but are instead held to your suspense account and not deducted from Total Amount Due. If you pay the balance of a partial payment, the funds will be applied to your mortgage payment or other balances due. Please note, suspense application rules may vary if you are active on a repayment or trial payment plan.

A suspense account is a repository for which partial payments are retained until additional funds are received to equal a total monthly payment due when to be used to post a payment to your loan.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



Account Number	Scheduled Due Date	Payment Amount	Optional Insurance/ Optional Products	Past Due Amount	Past Due Optional Insurance/ Optional Products	Total Amount Due
[REDACTED]	08/01/2017	\$1,316.90	\$0.00	\$1,314.38	\$0.00	\$2,790.48 <sup>1</sup>

Payment processing and other fees are not payable by the borrower. Certain fees, including those for processing and other fees, are not payable by the borrower. Payment processing and other fees are not payable by the borrower. Payment processing and other fees are not payable by the borrower. Payment processing and other fees are not payable by the borrower.

IF RECEIVED AFTER CUTOFF	TOTAL AMOUNT DUE AFTER CUTOFF
08/16/2017	\$2,830.28 <sup>1</sup>

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4801 Frederica Street  
Owensboro, KY 42301

OVERNIGHT DELIVERY:  
U.S. Bank Home Mortgage  
CN-KY-MCDC  
4801 Frederica Street  
Owensboro, KY 42301

Check here if name, address or other phone number changes have been indicated on reverse side.

Additional Principal \$  
Additional Escrow \$  
Other Fees/Spiffs \$  
Total Amount Enclosed \$



February 06, 2018

Re: HAMP COMBO MODIFICATION ACCEPTANCE

Account Number: [REDACTED]

Property Address: [REDACTED]

HAMP COMBO MODIFICATION TERMS:

Plan	Payment Due Date	Trial Payment Amount
01	March 01, 2018	\$1,053.52
02	April 01, 2018	\$1,053.52
03	May 01, 2018	\$1,053.52

To accept the HAMP Combo Modification outlined above, you must sign and return this acceptance to our office before March 01, 2018 using one of the following delivery methods:

U.S. Bank Home Mortgage  
P.O. Box 211128  
Eagan, MN 55121-4201  
Fax: 877.903.6972

By signing this acceptance, I acknowledge that I understand and agree to the Terms and Conditions for the HAMP Combo Modification dated February 06, 2018 set forth in the Loss Mitigation Summary Package.

[REDACTED SIGNATURE]

2-18-18

Date

Bank Representative

Date