

H-30(B) Sample Form of Periodic Statement with Delinquency Box

Springside Mortgage

Customer Service: 1-800-555-1234
www.springsidemortgage.com

Jordan and Dana Smith
 4700 Jones Drive
 Memphis, TN 38109

Mortgage Statement

Statement Date: 3/20/2012

| | |
|--|-------------------|
| Account Number | 1234567 |
| Payment Due Date | 4/1/2012 |
| Amount Due | \$4,339.13 |
| <i>If payment is received after 4/15/12, \$160 late fee will be charged.</i> | |

| Account Information | |
|------------------------------------|--------------|
| Outstanding Principal | \$264,776.43 |
| Interest Rate (Until October 2012) | 4.75% |
| Prepayment Penalty | Yes |

| Explanation of Amount Due | |
|--------------------------------|-------------------|
| Principal | \$386.46 |
| Interest | \$1,048.07 |
| Escrow (Taxes and Insurance) | \$235.18 |
| Regular Monthly Payment | \$1,669.71 |
| Total Fees and Charges | \$410.00 |
| Overdue Payment | \$2,259.42 |
| Total Amount Due | \$4,339.13 |

| Transaction Activity (2/20 to 3/19) | | | |
|-------------------------------------|---|----------|------------|
| Date | Description | Charges | Payments |
| 3/13/12 | Partial Payment Received* | | \$1,000.00 |
| 3/16/12 | Late Fee (charged because full payment not received by 3/15/2012) | \$160.00 | |
| 3/19/12 | Property Inspection Fee | \$250.00 | |

| Past Payments Breakdown | | |
|------------------------------|-------------------|-------------------|
| | Paid Last Month | Paid Year to Date |
| Principal | \$0.00 | \$383.31 |
| Interest | \$0.00 | \$1,051.22 |
| Escrow (Taxes and Insurance) | \$0.00 | \$235.18 |
| Fees | \$0.00 | \$410.00 |
| Partial Payment (Unapplied)* | \$1,000.00 | \$1,490.00 |
| Total | \$1,000.00 | \$3,569.71 |

| **Delinquency Notice** |
|---|
| You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure—the loss of your home. As of March 20, you are 49 days delinquent on your mortgage loan. |
| <i>Recent Account History</i> |
| <ul style="list-style-type: none"> • Payment due 12/1/11: Fully paid on time • Payment due 1/1/12: Fully paid on 2/3/12 • Payment due 2/1/12: Unpaid balance of \$589.71 • Payment due 3/1/12: Unpaid balance of \$2,079.71 • Current payment due 4/1/12: \$1,669.71 • Total: \$4,339.13 due. You must pay this amount to bring your loan current. |
| If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance. |

| Important Messages |
|---|
| *Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. |

Springside Mortgage

Springside Mortgage
 P.O. Box 11111
 Los Angeles, CA 90010

| Amount Due | |
|---|-------------------|
| Due By 4/1/2012: | \$4,339.13 |
| <i>\$160 late fee will be charged after 4/15/12</i> | |
| Additional Principal | \$. |
| Additional Escrow | \$. |
| Total Amount Enclosed | \$. |

Make check payable to Springside Mortgage.