

Springside Mortgage

Customer Service: 1-800-555-1234

www.springsidemortgage.com**Mortgage Statement**

Statement Date: 8/20/2015

Jordan and Dana Smith
4700 Jones Drive
Memphis, TN 38109

Account Number	1234567
Payment Date	9/1/2015
Payment Amount	\$3,839.13

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Explanation of Payment Amount

Principal	\$386.46
Interest	\$1,048.07
Escrow (Taxes and Insurance)	\$235.18
Regular Monthly Payment	\$1,669.71
Total Fees and Charges	\$160.00
Past Unpaid Amount	\$2,009.42
Total Payment Amount	\$3,839.13

Account Information

Outstanding Principal	\$265,544.78
Interest Rate (Until October 2015)	4.75%
Prepayment Penalty	Yes

Transaction Activity (7/20 to 8/19)

Date	Description	Charges	Payments
8/13/15	Partial Payment Received*		\$1,000.00
8/16/15	Late Fee (charged because full payment not received by 8/15/2015)	\$160.00	

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$2,268.95
Interest	\$0.00	\$6,338.23
Escrow (Taxes and Insurance)	\$0.00	\$1,411.08
Fees	\$0.00	\$160.00
Partial Payment (Unapplied)*	\$1,000.00	\$1,490.00
Total	\$1,000.00	\$11,668.26

****Account History*****Recent Account History*

- Payment due 5/1/15: Fully paid on time
- Payment due 6/1/15: Fully paid on 7/3/15
- Payment due 7/1/15: Unpaid balance of \$339.71
- Payment due 8/1/15: Unpaid balance of \$1829.71
- Current payment date 9/1/15: \$1,669.71
- **Total: \$3,839.13 unpaid amount that, if paid, would 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

Payment Amount

Payment Date:	9/1/2015
Payment Amount:	\$3,839.13
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

If you are making a payment, make your check payable to *Springside Mortgage*.

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