



1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

+ 0464667 000098886 09DVM5 00919843
SAI RAM TARIGOPPULA VENKATA
195 SW CLARK ST APT E1
ISSAQUAH, WA 98027



MORTGAGE STATEMENT

Statement Date: 11/02/2020

Property Address:	2403 TERRA COTTA CIR HERNDON VA 20171
Account Number	1473770418
Payment Due Date	12/01/2020
Amount Due	\$2,387.27
<i>If payment is received after 12/16/2020, a \$88.37 late fee will be charged.</i>	

Contact Us **1-855-249-8131**

Account Information	
Outstanding Principal Balance	\$426,000.00
Current Escrow Account Balance	\$520.43
Maturity Date	November 2050
Interest Rate	2.875%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$746.82
Interest	\$1,020.62
Escrow (for Taxes and Insurance)	\$619.83
Regular Monthly Payment	\$2,387.27
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$2,387.27

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Transaction Activity (9/1/2020 to 11/02/2020)				
Date	Description	Charges	Payments	Escrow Activity
11/02	Payment - Thank you	\$0.00	\$520.43	\$0.00

Past Payments Breakdown		
Description	Paid Last Period	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$520.43	\$520.43
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$520.43	\$520.43

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.

For a list of HUD approved Housing Counseling Agencies, go to www.hud.gov or call HUD toll free at 1-800-569-4287.

NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN.

PLEASE SEE REVERSE FOR ADDITIONAL IMPORTANT NOTIFICATIONS.

Please note: If you have enrolled in our automatic payment service, your payment will process as scheduled pursuant to the terms of your signed Authorization Form. This statement is provided for informational purposes pursuant to regulatory requirements established by the CFPB.

IMPORTANT MESSAGE

If you're impacted by COVID-19, we're here to help. For eligible Mortgage Borrowers, we have a range of hardship programs to help you with your payments. You may visit us at <https://loansolutioncenter.com>. From here you can sign up, register, and complete the request for a hardship.

SAI RAM TARIGOPPULA VENKATA
195 SW CLARK ST APT E1
ISSAQUAH, WA 98027 -

PAYMENT COUPON

Return This Portion
With Your Payment



Loan Number: 1473770418
Next Payment Due: 12/01/2020

Make Check Payable To:
Ameris Bank

Amount Due	
Due By 12/01/2020:	\$2,387.27
<i>If payment is received after 12/16/2020, a \$88.37 late fee will be charged.</i>	
Please designate how you want us to apply any additional funds.	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

CHECK HERE IF YOUR ADDRESS INFORMATION HAS CHANGED AND COMPLETE FORM ON REVERSE SIDE.

Ameris Bank
P.O. Box 660592
Dallas TX 75266-0592



147377041802475640238727161201204

SXJ5076649-000



E281-R199

IMPORTANT INFORMATION

Payments: Detach your payment coupon and mail with your check or money order in the envelope provided. Do not delay payments while waiting for additional or corrected billing statements. Please write your loan number on your check or money order and mail to the Payment Processing Center listed on the front of this statement.

Automatic Payment Drafting: For information about automatically deducting your mortgage payment from your checking or statement savings account at no charge, please contact our Customer Service Department toll-free at 1-855-249-8131.

Late Charges To avoid any late charges, please schedule the mailing of your payment to arrive no later than the specified due date. Payments received after the grace period may incur a late charge; please refer to your note for your grace period.

Additional Amounts: Please ensure your remittance is for the exact amount due shown on the coupon. If you wish to make additional payments to your principal or escrow, please indicate the amounts in the area specified on the coupon. If you do not specify, any additional funds will be applied to your principal balance and/or any outstanding fees.

Telephone Payments: Some payments can be made by telephone. When permitted by applicable law, a fee may apply for this service in the amount of \$9.50 when using the automated system, or \$11.50 when speaking with a live representative. Payments can be submitted by mail or online for no additional fee, and other free payment options may also be available. To make a telephone payment or obtain information about free payment options, please contact us at 1-855-249-8132.

Inquiries: General inquiries should be mailed separately from your mortgage payment to our correspondence address. Be sure to include your loan number and telephone number, including area code, on all inquiries. **RESPA Notices of Error and Requests for Information must be sent only to the address indicated below, including the specific Attention line noted.**

Correspondence

Mail Stop 1290
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Payoff/Overnight Payments

Mail Stop 1270
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

**RESPA Notice of Error/
Request for Information**

Attention: Mail Stop NOE 1290
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Customer Service Department

1-855-249-8131
TDD: 1-866-352-3684
Fax: 1-847-574-7659
Monday - Friday
8:00 am - 5:00 pm EST

**Telephone / Fax Numbers and Hours
Collection Department**

1-855-249-8132
TDD: 1-866-352-7564
Monday - Friday
8:00 am - 5:00 pm EST

Website Address

www.amerisbank.com

Hazard Insurance Reminders: It is your responsibility to maintain proper and sufficient hazard insurance coverage. Hazard insurance includes Fire and Extended Coverage, and where required, Flood Insurance. To protect our mutual interest in the mortgaged property, we will require evidence of proper insurance. Absent this evidence, we are required to force place coverage (not including your equity) on your behalf and charge your mortgage account. You will be given prior notice before coverage is placed. Periodically, please consult your insurance agent to ensure that your policy adequately meets your needs. Please forward all insurance policies and bills that you receive to Hazard Insurance Department, PO Box 961292, Fort Worth, TX 76161-0292 or fax to 855-640-4865.

Property Tax Reminders: It is your responsibility to file for any tax exemptions. Should you receive a delinquent, adjusted or corrected tax bill, please forward it directly to Tax Department, Mail Stop 1170, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945. Supplemental bills are often issued in addition to yearly real estate tax bills and are your responsibility. They are not collected through an escrow account.

Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe any information we have reported or may report to a credit bureau about your loan is inaccurate, please notify us at the following address: Credit Information Department, Attention: Mail Stop NOE 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945.

ADDITIONAL NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: ALL THE INFORMATION CONTAINED IN THIS MORTGAGE STATEMENT IS REQUIRED TO BE PROVIDED TO CUSTOMERS BY APPLICABLE FEDERAL REGULATIONS PROMULGATED BY THE CONSUMER FINANCIAL PROTECTION BUREAU. **LATE CHARGES:** LATE CHARGES DO NOT APPLY TO DISCHARGED OBLIGATIONS THAT ARE NOT SUBSEQUENTLY REAFFIRMED AND WILL NOT BE COLLECTED FROM DEBTORS WITH OBLIGATIONS THAT ARE SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE UNTIL THE AUTOMATIC STAY IS LIFTED. **FIRST FILING OR NOTICE:** WHERE THE SERVICER HAS MADE THE FIRST NOTICE OR FILING AND YOU ARE A DEBTOR CUSTOMER, THIS IS NOT A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION. IF YOU ARE A DEBTOR CUSTOMER WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT SUBSEQUENTLY REAFFIRMED, THIS IS ALSO NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR THE DISCHARGED OBLIGATION. THE CREDITOR IS PURSUING ITS RIGHT TO ENFORCE ITS SECURITY INTEREST IN THE PROPERTY THROUGH FORECLOSURE. FOR DEBTOR CUSTOMERS WHOSE OBLIGATION IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, EITHER THE FIRST NOTICE OR FILING WAS MADE BEFORE THE IMPOSITION OF THE AUTOMATIC STAY OR AFTER THE AUTOMATIC STAY WAS LIFTED BY THE COURT.

CHANGE OF ADDRESS OR PHONE NUMBER

Address Change

Phone Number Change

Loan Number

Date

Borrower's Name

Co-Borrower's Name

Street Address

City/State/Zip

()

Home Phone

()

Business Phone

Borrower's Signature

Co-Borrower's Signature

11/02/2020

Dear Homeowner:

Welcome! We are pleased to greet you as a new customer of Ameris Bank.

Ameris Bank has contracted with Dovenmuehle Mortgage, Inc. ("DMI") to provide the actual servicing of your loan.

This agreement does not change the terms and conditions of your original note, mortgage, or deed of trust. DMI will continue to pay your property taxes and hazard insurance if your loan has an escrow account.

Beginning immediately, your monthly payments should be mailed directly to Ameris Bank. Please include the coupon portion of your billing statement with each of your monthly payments. Include your loan number on all checks and correspondences sent to our office and please contact us immediately if any of the information on your billing statement is incorrect.

If you would like to participate in the automatic draft program offered by Ameris Bank, please fill out the attached form and send it to the address listed below. A copy of the form is enclosed for you to keep. Until you are notified of the date when the automatic drafting will start, you will be required to forward a check for your monthly payment.

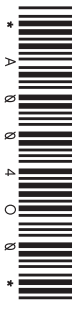
If you require further assistance, or have any questions about your loan, please contact us by phone between the hours of 8:00 am and 5:00 pm, EST, at 1-855-249-8131 or write us at the following address:

Correspondence:
Ameris Bank
Mail Stop 1290
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Payments:
Ameris Bank
P.O. Box 660592
Dallas TX 75266-0592

We look forward to providing you with the highest quality service in the years ahead.

Ameris Bank
Customer Service Department



11/02/2020

Mortgage Loan Account Number: 1473770418

Re: **Procedure for Submitting Written Notices of Error and Written Requests for Information**

Dear Mortgagor(s):

The federal Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. 2605), provides you with certain rights related to resolving errors and requesting information about your mortgage loan account. If you send a "Notice of Error" or "Request for Information" to your servicer, your servicer must provide you with a written acknowledgement within 5 days of receipt of your request.

For purposes of this procedure for submitting written Notices of Error and Requests for Information, a "day" means a calendar day excluding legal public holidays, Saturdays and Sundays.

A "Notice of Error" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which asserts an error and that includes your name, information that enables the servicer to identify your mortgage loan account, and the error you believe has occurred. A qualified written request that asserts an error related to the servicing of a mortgage loan account is considered a Notice of Error.

A "Request for Information" is any written request for information from you, other than notice on a payment coupon or other payment medium supplied by the servicer, that includes your name along with information that enables the servicer to identify your mortgage loan account and states the information you are requesting with respect to your mortgage loan account. A qualified written request that requests information relating to the servicing of a mortgage loan account is considered a Request for Information.

While some types of requests have shorter time periods for response [e.g. 10 days for requests for owner/assignee contact information; 7 days for errors relating to the failure to provide an accurate payoff balance within the required time period; or the earlier of the foreclosure sale date or 30 days from receipt of an error related to the servicer improperly making the first required notice or filing in the foreclosure process or scheduling a foreclosure sale, if the servicer receives the letter more than 7 days before the sale], generally, your servicer has a period of 30 days from receipt of your Notice of Error or Request for Information to provide you with a written response. For most Notices of Error or Requests for Information that it receives, the servicer may utilize an additional 15-day extension for its response. In all cases, before the end of the initial 30-day period, the servicer will provide you with written notice of any 15-day extension as well as its reasons for the extension.

The written response will provide notification that:

- For Notices of Error: The error you identified has been corrected; the effective date of the correction; and contact information, including a phone number, for further assistance; or upon reasonable investigation, the servicer has determined no error occurred; a statement of its reasons for reaching this conclusion and your right to request the document relied upon by the servicer in reaching its conclusion; and contact information, including a phone number, for further assistance.
- For Requests for Information: The requested information is attached; or upon reasonable investigation, the servicer has determined that the requested information is not available, a statement of its reasons for this conclusion, and contact information, including a phone number, for further assistance.

For the 60-day period following receipt of your correspondence, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such Notice of Error. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

From time to time during the servicing of your loan, you may receive billing statements and other correspondence from the servicer which advises you that questions or inquiries may be directed to various departments including, but not limited to, Customer Service or Collections. **However, please note that in order to receive the rights and protections afforded to you by RESPA for Notices of Error and Requests for Information, as outlined in this letter, you must send your written correspondence only to the following address, including the specific Attention line noted:**

**Ameris Bank
Attention: NOE1290
1 Corporate Drive, Suite 360
Lake Zurich, Illinois 60047-8945**



AUTOMATIC PAYMENT PROGRAM (“APP”)

Do you want to save time and postage every month? Explore the Ameris Bank Free Automatic Payment Program (APP).

HOW DOES THE PROGRAM WORK?

Once you sign up with APP, we will automatically deduct your mortgage payment from your checking or savings account each month. We will send notification to your financial institution to transfer the exact amount of your mortgage payment on the date you choose in the form below, from your checking or savings account to us. You will receive information about the transaction each month on your financial institution's statement.

WHAT ARE THE ADVANTAGES?

Convenience. You will no longer have to write a check each month for your mortgage payment. No Checks. No stamps. No envelopes. No trips to the mail box. APP will save you time and money.
Security. You'll have peace of mind knowing that your monthly mortgage payment was made automatically and on time. You won't have to worry about forgetting to mail your check.

APP IS FREE AND EASY

There is absolutely no charge for our APP service. We offer it to our Customers because it assures prompt and accurate mortgage payments. It is simply more convenient for you and us.

CAN I STILL MAKE ADDITIONAL PRINCIPAL PAYMENTS OR ESCROW DEPOSITS?

Yes! If you want to make additional payments, either designate below the amount of the principal curtailment to be withdrawn in addition to your monthly payment, or simply mail a check for the desired amount the first week of the month. Additional escrow can be mailed anytime. Please include your mortgage account number and the words “additional principal” or “escrow deposit” on the face of your check.

HOW CAN I BEGIN THIS CONVENIENT SERVICE?

It's very simple. Just fill out the authorization agreement and return it to us. **Please enclose a pre-printed voided blank check or savings account deposit slip with the authorization agreement (Simply write “void” across the face of your check or a savings deposit slip from a current savings account).** The authorization agreement and your voided check or savings deposit slip will give us the accurate information we need to begin your APP service and start saving you time and postage.

We will notify you in writing which month's payment will begin your APP service. Usually, processing takes about 45 days. However, please continue to make your normal mortgage payments, **UNTIL YOU ARE NOTIFIED BY AMERIS BANK WITH A CONFIRMATION LETTER.**

If you have any questions, please call us toll free at 1-855-249-8131. One of our Customer Service Representatives will be happy to answer your questions or provide you with more information.

CAN I CANCEL THE APP SERVICE?

The APP service may be canceled by sending us a written notice **30 days** prior to your next due date, to the address listed below.

WHAT HAPPENS IF I CHANGE MY FINANCIAL INSTITUTION?

If you move your checking or savings account from your current financial institution to another one, you need to complete a new authorization agreement and mail it to us along with a pre-printed voided blank check or savings account deposit slip, prior to the 10th of the month. You can request an additional form by calling our Customer Service Department toll free at 1-855-249-8131. When we receive the new form and your voided check or savings account deposit slip, please allow 2 to 3 weeks for the change to take place. We will notify you when the APP service will begin on your new account.

**PLEASE RETAIN THIS PAGE FOR YOUR RECORDS
AUTHORIZATION AGREEMENT FOR MONTHLY AUTOMATIC PAYMENT
AMERIS BANK, 1 CORPORATE DR. SUITE 360 LAKE ZURICH, IL 60047-8945**

I (we) hereby authorize Ameris Bank, and its successors, assigns, authorized agents or any entity servicing my loan on their behalf (hereinafter called THE LENDER) to initiate mortgage payment debit entries (which may vary from the amount indicated below with future changes in escrow, principal and interest components, as applicable) to my (our) Checking or Savings Account indicated below and the depository named below to debit the same to such account. I (we) understand that if any debit entries under this authorization are returned for insufficient funds or otherwise dishonored, I (we) will promptly send THE LENDER the total monthly payment due, plus any late charge(s) or other fees due under my mortgage. I (we) authorize THE LENDER to electronically credit my (our) account if necessary, to correct erroneous debits. I (we) agree that ACH transactions I (we) authorize comply with federal law.

This authorization is to remain in full force and effect until THE LENDER has received written notification from me (us) of its termination in such time and in such manner as to afford THE LENDER a reasonable opportunity to act upon it. THE LENDER may terminate this agreement at any time, with written notice sent to me.

PLEASE CONTINUE TO MAIL YOUR PAYMENTS UNTIL WE NOTIFY YOU OF YOUR DRAFT DATE



AUTOMATIC PAYMENT PROGRAM ("APP")

Mortgage Loan Number: 1473770418

I (we) hereby authorize Ameris Bank, and its successors, assigns, authorized agents or any entity servicing my loan on their behalf (hereinafter called THE LENDER) to initiate mortgage payment debit entries (which may vary from the amount indicated below with future changes in escrow, principal and interest components, as applicable) to my (our) Checking or Savings Account indicated below and the depository named below to debit the same to such account. I (we) understand that if any debit entries under this authorization are returned for insufficient funds or otherwise dishonored, I (we) will promptly send THE LENDER the total monthly payment due, plus any late charge(s) or other fees due under my mortgage. I (we) authorize THE LENDER to electronically credit my (our) account if necessary, to correct erroneous debits. I (we) agree that ACH transactions I (we) authorize comply with federal law.

DEPOSITORY INSTITUTION INFORMATION:

NAME: _____

CITY: _____

STATE: _____

ZIP CODE: _____

ACCOUNT NUMBER: _____

ABA ROUTING NUMBER:

--	--	--	--	--	--	--	--	--	--

ACCOUNT TYPE: CHECKING: or SAVINGS:

DATE: _____

BORROWER'S PRINTED NAME: _____

BORROWER'S SIGNATURE: _____

AUTHORIZED BANK ACCOUNT HOLDER PRINTED NAME: _____

AUTHORIZED BANK ACCOUNT HOLDER SIGNATURE: _____

DATE OF WITHDRAWAL: PLEASE CHOOSE THE NUMBER OF DAYS AFTER YOUR PAYMENT DUE DATE (INDICATED ON YOUR MORTGAGE NOTE) THAT YOU WOULD LIKE THE PAYMENT TO BE DRAFTED.

0 1 2 3 4 5

DAYS AFTER PAYMENT DUE DATE.

BORROWER INFORMATION:

DAY PHONE: _____

EVENING PHONE: _____

PAYMENT INFORMATION:

MONTHLY PAYMENT AMOUNT: \$ _____ **\$2,387.27**

ADDITIONAL PRINCIPAL ONLY (EXCLUDING PAYMENT AMOUNT): \$ _____

This authorization is to remain in full force and effect until THE LENDER has received written notification from me (us) of its termination in such time and in such manner as to afford THE LENDER a reasonable opportunity to act upon it. THE LENDER may terminate this agreement at any time, with written notice sent to me.

PLEASE CONTINUE TO MAIL YOUR PAYMENTS UNTIL WE NOTIFY YOU OF YOUR DRAFT DATE

[PLEASE ATTACH PRE-PRINTED VOIDED CHECK OR DEPOSIT SLIP HERE]

Please enclose a voided blank check or savings account deposit slip with the authorization agreement. Simply write "void" across the face of your check or a savings deposit slip from a current savings account. Please ensure a valid routing number is provided. The routing number can only begin with a 0, 1, 2 or 3.

PLEASE RETURN THIS FORM TO THE FOLLOWING ADDRESS OR FAX NUMBER FOR PROCESSING:

AMERIS BANK
ATTENTION: DRAFTING
1 CORPORATE DRIVE, SUITE 360
LAKE ZURICH, IL 60047-8945

FAX NUMBER: (847) 550-7425

