



P.O. Box 31785
Tampa, FL 33631-3785

PRAKASH SUBRAMANIAN
518 TIMPSON AVE
DURHAM NC 27703-8363

Customer service information

bankofamerica.com
Customer service: 800.669.6607
En Español: 800.295.0025
Property insurance inquiries: 866.265.3321

Account number 0257199911
Statement date 03/01/2022
Payment due date 04/01/2022

Total amount due \$970.68

*If payment is received after 04/16/2022, \$26.20 late fee will be charged.**

Home Loan Account

Year-end tax statements are now available. You can find a copy of your year-end tax statement at no cost in Online Banking. Simply log in, select your account and click on the Statements & Documents tab. Or, order a copy using our automated phone system available at the customer service number on this statement.

Account Information

Property address 518 TIMPSON AVE
Principal balance \$130,844.44
Escrow balance \$501.81
Interest rate until 04/01/2023 3.250%
Prepayment penalty No

Past payments breakdown

	Paid since last statement	Paid year to date*
Principal	\$299.91	\$897.30
Interest	\$355.18	\$1,067.97
Escrow	\$283.13	\$849.39
Fees, charges, and advances	\$0.00	\$0.00
Total	\$938.22	\$2,814.66

Please see the **Other important information section of this statement.*

Explanation of total amount due

Principal \$300.72
Interest \$354.37
Escrow (taxes and insurance) \$315.59
Regular monthly payment \$970.68
Current period fees and charges \$0.00
Total amount due \$970.68

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Transaction activity (02/03/2022 to 03/01/2022)

Post Date	Description	Amount
02/08/2022	Hazard insurance	\$965.00
03/01/2022	Payment(s) Posted - Thank you	\$938.22

Additional contact information

Housing counselor information: For counseling or assistance, contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in the area, go to hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800.569.4287.

General inquiries	To mail a payment	Overnight mail	Property insurance inquiries	Property claim inquiries
Bank of America, N.A. Correspondence Unit FL-1-908-01-49 P.O. Box 31785 Tampa, FL 33631-3785	Bank of America, N.A. P.O. Box 17232 Wilmington, DE 19850-7232 Payments can also be made by phone, online, or at any Bank of America financial center.	Retail Payment Services, DE5-023-03-04 Christiana III 900 Samoset Drive Newark, DE 19713-6002 Accepts overnight mail only. In-person payments are not accepted at this address.	Insurance Dept. P.O. Box 961291 Fort Worth, TX 76161-0291 Phone: 866.265.3321 Fax: 800.293.8158 ihaveinsurance.com/bankofamerica	Bank of America, N.A. Attention: Property Claims Dept. CA6-921-02-36 450 American St. Simi Valley, CA 93065-6285 Phone: 800.669.6076 Fax: 888.855.9562

Notice of Error, Requests for Information and Qualified Written Requests (as defined in RESPA) must be sent to: Bank of America, N.A. Attention: Notice of Error and Request for Information P.O. Box 942019, Simi Valley, CA 93094-2019. Federal law provides certain rights to resolve errors and request information related to the account. For more information about these rights, go to bankofamerica.com or contact us.

Payment processing information

The following payment options are available to you:

- Automatic Payment Program Service - Mortgage payments can be automatically drafted from a checking or savings account. Call us at 866.767.4131 for more details or to enroll.
- Online Banking and Mobile Payments - Mortgage payments can be made at any time by visiting us at bankofamerica.com.
- Pay By Phone - Mortgage payments can be made through our automated service or a customer service representative.

Crediting of payments - Subject to the exceptions described below, we credit mailed payments on the date received (not the date on the check), if the payment is:

- (1) paid with a check payable to Bank of America, N.A., and drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order that includes the loan number on the check or money order;
- (2) sent with the payment coupon; and
- (3) received at the payment address on the payment coupon or another acceptable payment address designated on this statement by 5 p.m., Monday through Friday, excluding federal holidays, in the time zone of the payment address.

Payments received by means other than mail, such as Automatic Payment Program, Online Banking and Pay By Phone, will be credited to the account according to the terms and conditions of those services. In addition, some payment services may not be available and payments by certified funds or other methods may be required.

Payments that do not meet requirements may result in crediting delays or may be returned. If the loan is in default or foreclosure, we may not be able to credit the payments.

Payments made by check - We process most payment checks electronically by using information found on your check. Each check authorizes us to create a one-time, electronic funds transfer (or process it as a check or paper draft). We will not return your check to you. If your check does not clear initially, we may attempt to withdraw funds from your account electronically one or more times.

Application of payments - In general, we apply payments as described in your loan documents including any loan modifications, subject to applicable law and any other requirements, such as investor and insurer/guarantor requirements. We will first apply periodic payments received and accepted to the longest outstanding periodic payment due.

- If your loan is paid up to date, we will apply them to fees or other amounts owed before applying the remaining as you indicated in your instructions, or, if no instructions are provided, we will apply them to the principal balance of your loan.

- If your loan is not paid up to date and the additional amounts you submit are not enough to bring your outstanding periodic payments current, then the remaining amounts will be posted to your unapplied funds account.

Partial payment policy - A partial payment is a payment that is less than your periodic payment amount due. Depending on a number of factors including the requirements of your loan documents, applicable law and the delinquency status of your loan, a partial payment may be (1) returned to you, (2) applied to your loan, or (3) accepted but held in a non-interest-bearing unapplied funds account for a period of time until you send us additional funds sufficient to equal a full periodic payment due. If your periodic payments are paid current and you submit a partial payment, the partial payment will be applied as you instructed, and, if not instructed, it will be applied first to fees or other amounts owed on your account and the remainder will be applied to the principal balance of your loan. If, for any reason, we're unable to apply a partial payment to your loan as you instructed, we may return the payment. If your loan is not current and your loan documents permit us to hold a partial payment in a non-interest-bearing account, we'll do so until you send us additional funds to equal a periodic payment. If your loan is in default and declared due and payable or your loan is in foreclosure, we may be unable to apply a partial payment to your loan and may hold it in a non-interest-bearing unapplied funds account or return it.

Paying your loan ahead - You may prepay your periodic payments one month in advance. If you want to prepay more than one periodic payment, please contact us. Keep in mind that if you don't contact us or we don't receive written instructions from you, and you attempt to prepay more than one periodic payment, we will apply those payments to the principal balance of the loan.

Payoff - If you are planning to pay off your loan, please contact us at least 10 days before your scheduled draft date to cancel your service at 800.669.6607. This will avoid any drafts occurring in conjunction with your payoff transaction.

Interest calculation - For all full-month payment periods, interest is calculated on a monthly basis. Interest for all full months, including February, is calculated as 30/360 of annual interest, regardless of the actual number of days in the month.

Other important information

Special services and loan payoff fees - The following are the maximum fees that may apply if you request special services for your mortgage or home equity loan:

- Faxing a Payoff Statement Fee (FHA only) \$5.00*
- Expediting Payoff Service Fee/Payoff Demand Fee \$5.00*

*There is no charge for mailing the payoff statement/demand by regular U.S. mail.

Other fees related to your home loan include:

- Reconveyance Fee - If you payoff or refinance the loan, you may incur a fee of up to \$100 for the preparation of documents to release your lien.
- County Recorder Fee - You may also incur a fee to record the lien release document, which varies but is usually not more than \$125.
- Annual, Termination or Early Closure Fee - If you have a home equity line of credit or home equity loan, you may be charged an annual fee, a termination fee or an early closure fee as described in your Agreement or Note.
- Returned Item Fee - If a payment is returned by the financial institution, a Returned Item fee of up to \$40.00 will automatically be added to the account.
- Late Charge - If the payment is not received within the grace period, this charge may be applied. The amount of the late charge will not be greater than what is permitted by applicable state legal restrictions or as described in the Agreement or Note.

As a reminder, all fees are listed on our website and are subject to change without prior notice. If you request information or other services during the routine servicing of your home loan, we will let you know of any applicable fee before processing your request.

Debt collection notice - Subject to applicable State and Federal law requirements, this is an attempt to collect a debt and any information obtained will be used for that purpose.

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Account number: 0257199911

BANK OF AMERICA, N.A.
P.O. BOX 17232
WILMINGTON, DE 19850-7232

Amount due on 04/01/2022 **\$970.68**
Late fee will be charged after 04/16/2022 **\$26.20**

PRAKASH SUBRAMANIAN
Property address:
518 TIMPSON AVE
DURHAM, NC 27703

Additional principal

Additional escrow (if applicable)

Total enclosed



Bankruptcy notice - If you are currently in a bankruptcy proceeding or have previously received a discharge of this debt under bankruptcy law, this notice is being sent to you for informational purposes only and is not an attempt to collect a debt, a demand for payment, a request on an obligation or an attempt to impose personal liability upon you for a discharged debt.

Additional help for homeowners in hardest hit states - You may be eligible for mortgage assistance through a Hardest Hit Fund program. To learn more, please visit bankofamerica.com/HHF.

Credit reporting notice - 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.

Escrow refunds - We process and mail escrow refunds within (14) business days after payoff to your mailing address on our loan servicing system.

- You can update your mailing address on our loan servicing system by calling customer service or through Bank of America's Online Banking service available on our website at bankofamerica.com.
- Please review the escrow section to review escrow items currently due and unpaid.
- If a bill is received for payment of an escrow item during the pending payoff process, we are responsible for payment of such bill. The bills are typically paid between the due date and delinquency date. If loan payoff occurs prior to disbursement of payment of a bill, your escrow funds will be refunded to you.

Late fee - The Late fee shown on this statement may not be charged in limited circumstances, such as: changes to your account relating to loan modification trial plans, foreclosure, bankruptcy, natural disaster, and special forbearance on your loan, or due to applicable State or Federal law requirements.

Paid year-to-date - Balances in the "Past payments breakdown" section shouldn't be used for year-end tax reporting because the two amounts may differ. Please use the information on IRS Form 1098, which will be provided during tax season, for reporting purposes. Balances for loans that have been service-transferred may reflect activity that has occurred since the date of transfer.

Payoff - You can request a payoff quote by calling 800.669.5833. If a third party will be requesting a payoff quote on your behalf, you must authorize the third party to make the request. A fax fee may apply if you or a third party want the payoff quote faxed. If so, the amount of the fee will be disclosed at the time the expedited delivery is requested. If we receive payoff funds greater than the amount required to pay off your loan, we'll process and mail a refund of the overage to your mailing address on our loan servicing system within 20 business days of the payoff. You can update your mailing address on our loan servicing system by calling customer service or through Bank of America's Online Banking service available on our website at bankofamerica.com.

Statement information - The information contained in this statement is accurate as of the date of this statement but may not contain all information related to your loan. For the most up to date and complete information regarding your loan, please contact customer service.



Payments can be made:

- By automatic payment draft using PayPlan
- Online at bankofamerica.com
- By phone - call 800.669.6607
- At any Bank of America financial center
- By mail using the enclosed envelope

For checks or money orders

- Make check payable to Bank of America, N.A.
- Please write the loan number on the check or money order.
- Include this payment coupon with the check (do not staple the check to the coupon).
- Please do not send cash or include correspondence.
- Use blue or black ink.