



PO Box 619063
Dallas, TX 75261-9063

STATEMENT CREATION DATE: 01/02/23

6-655-44082-0052191-001-000-000-000-000

Loan Number: 441154183
Payment Due Date: 02/01/23
Amount Due \$2,187.15*
 \$100.66 late fee will be charged after 02/16/23
 *The payment will be deducted from your bank account.

VISHAL KHUSHALRAO AMBHORE
15829 THORN APPLE RD
FRISCO TX 75033-7089



Pay by website:
flagstar.com/myloans



Pay by phone:¹
(866) 837-4539



Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m., ET
Saturday 7:30 a.m.-4 p.m., ET



Pay by mail:
PO Box 660263
Dallas, TX 75266-0263

Important Account Messages

This monthly payment is automatically debited from your bank account. This statement is for informational purposes only. We appreciate the opportunity to service this loan. For more details on other services we provide or more information for this loan, visit the website referenced above.

Review Home Loan Activity

Account Information

Property Address	15829 THORN APPLE RD
Outstanding Principal ²	\$476,518.07
Escrow Balance	\$173.95
Interest Rate	2.69000%
Prepayment Penalty	No

²The outstanding principal above is not the total amount required to pay the loan in full. For a payoff quote, please visit flagstar.com/myloans.

Payment Breakdown	Last Payment	Paid year to date
Principal	\$942.89	\$942.89
Interest	\$1,070.31	\$1,070.31
Escrow	\$173.95	\$173.95
Total	\$2,187.15	\$2,187.15

Explanation of Amount Due

Principal	\$945.01
Interest	\$1,068.19
Escrow	
Mortgage Insurance	\$173.95
Regular Monthly Payment	\$2,187.15
Total	\$2,187.15

(Detach and return the bottom portion with payment. Retain the top portion for your records.)



VISHAL KHUSHALRAO AMBHORE

Flagstar Bank
PO Box 660263
Dallas, TX 75266-0263

Loan Number	Due Date	Total Amount Due
441154183	02/01/23	\$2,187.15

If Not Received By:	Amount Due
02/16/23	\$2,287.81

Additional Principal	\$ _____
Additional Escrow (if applicable)	\$ _____
Total Fees (includes late charges)	\$ _____
Total Advances	\$ _____
Additional Payment(s)	\$ _____
Total Amount Enclosed	\$ _____

Review Transaction Activity (12/02/22 - 01/02/23)

Date	Description	Principal	Interest	Escrow	Fees	Advances	Other	Total
12/5/22	MIP/PMI			(\$173.95)				
1/2/23	Payment	\$942.89	\$1,070.31	\$173.95				\$2,187.15

Additional Account Messages

We will be closed for business on President's Day in observance of the holiday. You can still access loan information by visiting the website or calling the phone number referenced on this statement.

Contact Information

Please include your name, loan number, and sufficient detail to inform us of the basis of your inquiry, qualified written request, notice of error, or request for information.

General Correspondence/Inquiries

Attn: Mortgage Servicing
E115-3
5151 Corporate Drive
Troy, MI 48098-2639

Qualified Written Request,

Notice of Error, or Request for Information

Attn: QWR/NOE/RFI
2B-116
5151 Corporate Drive
Troy, MI 48098-2639

Payment Information

- **Protect your credit** – We may report information about this account to the credit bureaus. Late payments, missed payments, or other defaults on this account may be reflected in a credit report.
- **Payment Processing** - MyLoans® and pay by phone payments made after 8:55 p.m. ET will process on the next business day.
- **Check Processing** – When you provide a check as payment, you authorize us either to use the information from the check to make a one-time electronic fund transfer from the bank account that the payment was issued on or to process the payment as a check transaction. When we use information from the check to make an electronic funds transfer, funds may be withdrawn from the account as soon as the same day we receive the payment, and the check will not be returned from your financial institution.
- **Past Due Payment(s)** – We reserve the right to return any payment tendered if the payment status is in default. Payments are not considered accepted until credited to the loan.
- **Overnight Payment Address** – Attention: Cash Processing W-125-3, 5151 Corporate Drive, Troy, MI 48098-2639.

¹ There is no additional cost to make a payment online, by phone, or by mail.

Financial Hardship

If you are experiencing difficulties making the mortgage payment(s), call us today at (800) 393-4887.

For help exploring your options, the federal government provides contact information for housing counselors available at no cost to you. You can search for a counselor near you at consumerfinance.gov/mortgagehelp/ or HUD at hud.gov/offices/hsg/sfh/hcc/hcs.cfm or you can call HUD at (800) 569-4287.

Unless otherwise provided by state law or the loan documents, we are providing this additional detail relating to this loan for information purposes only.

BANKRUPTCY (if applicable)

To the extent the original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, creditor retains rights under its security instrument, including the right to foreclose its lien.

Update Your Information – Please Print

Loan Number: 441154183

VISHAL KHUSHALRAO AMBHORE

Social Security Number (Last Four Digits) _____

Mailing Address _____

City _____ State _____ ZIP _____

Preferred Number _____ Alternate Number _____

Email Address _____

VISHAL KHUSHALRAO AMBHORE

An authorized borrower's signature is required for an address change