



Mortgage Statement

Statement Date: 12/02/2022

RETURN SERVICE ONLY
PO BOX 100081, Duluth, GA 30096-9377

7-834-08706-0026063-002-000-000-000-000

SUKUMAR ACHARY BONALA
6329 WALES ST
AUBREY TX 76227-4177

Property Address:	6329 WALES ST Aubrey TX 76227
Account Number	9010016120
Payment Due Date	1/1/2023
Amount Due	\$2,763.02
<i>If payment is received after 1/16/23, \$110.60 late fee will be charged.</i>	

Account Information	
Outstanding Principal Balance	\$416,150.62
Current Escrow Balance	(\$688.97)
Maturity Date	September 2052
Interest Rate	4.8750%
*The principal balance above is not the total amount required to pay your loan in full.	

Contact Us	
Online:	www.homepointfinancial.com
Mobile App:	Homepoint Homeowner Portal
By Email:	support@myhomepointservicing.com
By Phone:	855-998-3056
Hours of Operation:	Monday through Friday 8:30 AM to 8:00 PM ET

Explanation of Amount Due	
Loan Set Up on Automatic Payment/ACH*	YES
*If your account is set up on Automatic Payment/ACH as indicated above, your account will continue to draft as scheduled.	
Principal	\$521.48
Interest	\$1,690.61
Escrow (for Taxes and Insurance)	\$550.93
Regular Monthly Payment	\$2,763.02
Total Fees Charged	\$0.00
Total Amount Due	\$2,763.02

Activity since your last statement (11/03/2022 - 12/02/2022)										
Date	Due Date	Description	Amount	Principal	Interest	Escrow	Fees	Unapplied	Other	
11/11/2022		MORTGAGE INSUR DISB	\$0.00	\$0.00	\$0.00	-\$69.67	\$0.00	\$0.00	\$0.00	\$0.00
11/30/2022		COUNTY TAX DISBURSEMENT	\$0.00	\$0.00	\$0.00	-\$3,740.62	\$0.00	\$0.00	\$0.00	\$0.00
11/30/2022		COUNTY TAX DISBURSEMENT	\$0.00	\$0.00	\$0.00	-\$2,120.95	\$0.00	\$0.00	\$0.00	\$0.00
12/02/2022	12/01/2022	PAYMENT	\$2,763.02	\$518.96	\$1,693.13	\$550.93	\$0.00	\$0.00	\$0.00	\$0.00
12/02/2022		PRINCIPAL CURTAILMENT	\$100.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Past Payment Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$618.96	\$1,849.38
Interest	\$1,693.13	\$5,086.89
Escrow	\$550.93	\$5,381.61
Fees	\$0.00	\$0.00
Total	\$2,863.02	\$12,317.88

Important Messages

If you are experiencing a hardship or are impacted by COVID-19 and need assistance, please reach out to us to discuss assistance options at 855-998-3056.

While it's important to make timely payments, if you are experiencing a hardship or having trouble making your mortgage payment on time, assistance options may be available. If you would like mortgage counseling or assistance at no cost to you, or if you need assistance with translation or other language assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development (HUD) website at www.hud.gov/counseling, by phone at 800-569-4287. You may also be eligible for mortgage assistance from your state's housing finance agency or other state/local agency (See reverse for more information). For additional educational information, including help for servicemembers, you may also visit Fannie Mae's website www.knowyouroptions.com, if Fannie Mae is the owner of your mortgage loan or Freddie Mac's website <http://myhome.freddie.com>, if Freddie Mac is the owner of your loan.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



Account Number: 9010016120
SUKUMAR ACHARY BONALA

Check here and see reverse for address correction

HOME POINT FINANCIAL CORPORATION
P.O. BOX 105178
ATLANTA, GA 30348-5178



Total Amount Due		\$2,763.02
Payment Due by 1/1/2023		
<i>If payment is received after 1/16/23, \$110.60 late fee will be charged.</i>		
Please designate how you want us to apply any additional funds.		
Additional Principal	\$	<input type="text"/>
Additional Escrow	\$	<input type="text"/>
Other Fees	\$	<input type="text"/>
Total Amount Enclosed:	\$	<input type="text"/>

THIS IS NOT A BILL. PROVIDED YOUR LOAN IS IN A CURRENT STATUS, YOUR PAYMENT WILL BE RECEIVED BY AUTO DRAFT. THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY.

Internet Reprint

Servicer Notice

ServiceMac, LLC (NMLS #1687766) provides certain mortgage servicing functions and services on behalf of Home Point Financial Corporation (NMLS # 7706). For more information regarding ServiceMac, LLC including licensing and other legal information, please visit www.myservicemac.com.

Contact Us

We are happy to assist you. If you would like to contact us, please call us at 855-998-3056, visit our website at www.homepointfinancial.com, or write us at support@myhomepointservicing.com or PO BOX 100077, Duluth, GA 30096-9377. We are available to take your call Monday through Friday 8:30 AM to 8:00 PM ET.

Payments

Payments can be made online or by phone. They can also be mailed to Home Point Financial Corporation, P.O. BOX 105178 ATLANTA, GA 30348-5178 with your loan number referenced on the check and with the coupon from your statement enclosed. Do not send cash or postdated checks.

If you send your payment to any other location, a processing delay may occur. When you pay via check, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If your check does not clear, we may attempt to withdraw funds from your account electronically up to three times. If we are not able to successfully collect these funds, the check amount will be reversed from your loan. Fees may apply.

Note: Payments received after normal business hours will be credited the following business day.

Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. If you pay more than the Payment Amount shown, that amount is applied to your account as provided in your loan documents. Normally, first to late charges due, next escrow amounts due, and then other fees and charges assessed to your account. After that, we will follow your specific instructions if provided on the payment coupon. If not provided, we will apply it directly to principal, reducing the balance owed.

Fee Schedule

Fees for various services will be quoted upon request. Allowable fees may be assessed automatically. Please visit our website or call us for more details.

Payoffs

To obtain an accurate payoff on your loan, please visit our website or call us for more details. We also accept requests for payoff quotes in writing. Note: authorization is required if requested by a third party (Title, Escrow, Closing agent)

Servicemembers Civil Relief Act (SCRA)

The Servicemembers Civil Relief Act may offer protection or relief to military members who have been called to active duty. If you have been called to active duty or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you have not yet made us aware of your status, please contact Customer Service at 855-998-3056.

Americans with Disabilities Act (ADA)

Our company supports customers which require assistance due to hearing, speech or visual impairments. Specially trained relay agents will conduct the calls through TTY or verbally to hearing parties. If you are having difficulty reading this document, you may request that our Customer Care Specialists assist you by reading the letter content aloud to you in its entirety. Please contact a Customer Care Specialist on the phone number included on the front of this statement.

Notice About Electronic Check Conversion

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If this transaction is returned as NSF, we may re-present the payment and you may be assessed a fee (up to \$50.00 as regulated by Investor, Agency or State law) for each transaction that is returned NSF.

Disputing Credit Reporting Account Information

You have the right to dispute credit bureau reporting information by sending a letter to our correspondence address at Home Point Financial Corporation, PO BOX 100078, Duluth, GA 30096-9377.

Your dispute notice should include:

- (1) Sufficient information to identify the account or other relationship that is in dispute, such as your account number and your name, address, and telephone number of the consumer;
- (2) The specific information that you are disputing and an explanation of the basis for the dispute; and
- (3) Supporting documentation

Complaints

If you have a Complaint regarding the servicing of your loan, you may call us at 855-998-3056 or send a letter providing details of your complaint to Home Point Financial Corporation, PO BOX 100078, Duluth, GA 30096-9377.

Notices of Error and Requests for Information

You have certain rights under federal law related to resolving errors in the servicing of your loan or requesting information about your loan account. If you want to send a Notice of Error or a Request for Information as defined by federal law, it must be sent to our exclusive address at Home Point Financial Corporation, PO BOX 100078, Duluth, GA 30096-9377.

Property Taxes

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill /notice please forward the bill to us at PO Box 9212 Coppell, TX 75019-9228 or fax to 817-310-7507.

HUD Counseling Information about Mortgage Counseling or Assistance

For a list of HUD-approved housing counseling agencies that can provide free foreclosure prevention and debt management information, as well as translation or other language assistance, contact one of the following federal government agencies.

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/mortgagehelp

Fair Debt Collections Protection Act and Bankruptcy

We may be considered to be a debt collector under certain state and federal laws. Accordingly, for the purposes of such laws, this communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose. However, to the extent your original obligation has been discharged or is subject to an automatic stay under the United States Bankruptcy Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Fannie Mae

If the investor of your loan is Fannie Mae, go to <https://www.knowyouroptions.com/> for additional educational resources.

Homeowner Assistance Fund

The Homeowner Assistance Fund (HAF) is a federal program to help homeowners impacted by COVID-19 catch up on mortgage and utility bills and pay other housing costs <https://www.ncsha.org/homeowner-assistance-fund/>

Successors in Interest

A Successor in Interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact us by phone at 855-998-3056, mail at Home Point Financial Corporation, PO BOX 100077, Duluth, GA 30096-9377, or email us at support@myhomepointservicing.com to start the confirmation process.

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 our credit report.

State Disclosures

Certain state disclosures are applicable based on the state in which the secured property is located.

Texas

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR BOULEVARD, SUITE 201, AUSTIN TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

Address and phone number change *Please be sure to check the box on the front of this coupon

Borrower first name _____ Borrower last name _____

Co-borrower first name _____ Co-borrower last name _____

New mailing address _____

City, State Zip _____

Home Phone _____ Work Phone _____

Cell Phone _____ Email _____

PRIVACY NOTICE

FACTS	What does Home Point Financial Corporation do with your Personal Information?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depends on the product or service you have with us. The information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit score
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Home Point Financial Corporation chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does Home Point Financial Corporation share?	Can you limit this sharing?
For our everyday business purposes – such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	We do not share

TO LIMIT OUR SHARING	<ul style="list-style-type: none"> • Go to https://www.homepointfinancial.com/privacy/ or • Email your request electronically to us at privacychoices@hpfc.com and include: 1. Your Name, 2. Your Account Number and 3. Your Property Address in your request. <p>Please note: If you are a <i>new</i> customer, we can begin sharing information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
QUESTIONS?	Send questions to privacychoices@hpfc.com

WHO WE ARE.....	
Who is providing this notice?	Home Point Financial Corporation
WHAT WE DO.....	
How does Home Point Financial Corporation protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. We use security measures to protect your personal information and limit disclosure by maintaining physical, electronic and procedural safeguards. These measures include access controls, various computer and systems safeguards and secured files and buildings.

How does Home Point Financial Corporation collect my personal information?	<p>We collect your personal information, for example, when you...</p> <ul style="list-style-type: none"> • Apply for a loan or make a loan payment • Give us your income information or give us your employment history • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only...</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account – unless you tell us otherwise.</p>

DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • Home Point Financial Corporation affiliates include: HPC Insurance Agency, LLC, and Home Point Mortgage Acceptance Corporation.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include financial service providers, such as mortgage bankers, securities broker-dealers and insurance agents or agencies.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners can include financial services and insurance companies.
OTHER IMPORTANT INFORMATION	
State Privacy Laws	<p>State laws may provide you with other privacy protections. To the extent those state laws apply, Home Point Financial Corporation will comply with them when sharing your personal information.</p>
For Vermont Residents	<p>We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found online at https://www.homepointfinancial.com/privacy/</p>
For North Dakota Residents	<p>Home Point Financial Corporation will not share your personal information with our affiliates, other than information necessary to close your transactions with us, unless you have given us your authorization in accordance with applicable law, or except as otherwise permitted by applicable law.</p>
For Nevada Residents	<p>Home Point Financial Corporation may contact you by telephone to offer financial products and services that we believe may be of interest to you. You have the right to opt-out of these calls by adding your name to our internal do-not-call list. To do so, please contact us at privacychoices@hpfc.com. When writing us, you must provide your name, address, account number, and the telephone number you want placed on the list. In addition, consumers can register their phone number using the Federal Trade Commission's Do Not Call Registry. To add your telephone number to this database, please visit www.donotcall.gov.</p>
For California Residents	<p>Home Point Financial Corporation will not share your personal information with nonaffiliates, except as permitted by applicable law, including, for example, with your consent or to service your account. Home Point Financial Corporation will limit sharing among our affiliates to the extent required by applicable law.</p>