



### Fax Cover Sheet

**Date:** 10/10/2022  
**Deliver To:** Rajashekar Reddy Matta  
**Fax:** 1-(512) 548-7779

**Sent From:** Chase (Mail Code OH4-7124)  
 3415 Vision Dr.  
 Columbus, OH 43219-6009

#### Confidentiality Notice:

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Account Number: 1160536954  
 Customer Name: Rajashekar Reddy Matta

**We enclosed your free payoff quote and instructions to pay off your mortgage**  
 Either you requested this, your payoff amount changed, or you are reaching your final payment.

#### The total payoff amount due for this mortgage is \$287,009.35, which is good through 11/09/2022

- If 11/09/2022, falls on a holiday or non-working day, the payoff amount is valid if we receive it by 6 p.m. Eastern Time the next business day.
- We break down the total amount due on the following pages.

#### Here are the ways you can send your payoff

<b>Wire Transfer (fastest option)</b> To process it the same day, we need the full payoff amount by 6 p.m. Eastern Time.	<b>Overnight or Regular Mail</b> Please write your Chase loan number 1160536954, name, property address and closing agent's contact information (if any) on a check or money order.
Include the following information with your wire transfer: JPMorgan Chase Bank, N.A. Account number: 323553729 Routing number: 021000021 Account name: Chase Payoff Wire Account OBI text: 1160536954 Attn: Payoff Processing Your name Your property address Your closing agent's contact information	Chase Attn: Payoff Processing Mail Code 700 Kansas Lane Monroe, LA 71203

#### Here's are some other steps to take

- Continue making your monthly payments until you send us the amount needed to pay off your mortgage.
- If you're enrolled in our automatic payment service, don't cancel it. If you don't send your payoff money separately, we'll continue to withdraw your payments until your principal balance reaches zero or your loan reaches maturity. Automatic payments do not cover all loan balances, so we will tell you if you still owe a balance after these payments stop.
- If you use another bill payment service, cancel your payments after your mortgage is paid off. Work with your provider in advance so payments aren't sent automatically after your loan is paid off.
- Request a free updated quote by signing in to [chase.com/payoff](https://chase.com/payoff) or calling us anytime at 1-877-505-2894; we accept operator relay calls. Do this on the day you plan to send the money to avoid a double escrow payment.

If you have a subordinate mortgage as part of the Home Affordable Modification Program:

- You'll receive an additional quote from Novad (FHA) with the information you need to pay off and release your second lien.

- Both quotes have the most current loan information and the payoff amounts needed to pay it in full.
- Send the full payoff amount on the Chase quote to us, and send the full payoff amount for your subordinate mortgage to Novad.

ID 3191724  
FS055

Chase (Mail Code OH4-7399)  
P.O. Box 183228  
Columbus, OH 43218-3228



October 10, 2022

Rajashekar Reddy Matta  
2424 Indian Clover Trail  
Leander, TX 78641

**Here's your mortgage loan payoff quote**

Account: 1160536954 Property Address: 253 Crystal Brook Drive  
Liberty Hill, TX 78642-0000

Dear Rajashekar Reddy Matta:

This payoff quote is **good through 11/09/2022 at 6 p.m. Eastern Time**. For more information about paying off your mortgage, please visit [chase.com/payoff](https://chase.com/payoff).

Principal Balance:	\$285,752.09
Interest from 10/01/2022 to 11/09/2022:	\$1,231.26
Recording Cost:*	\$26.00

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**Total Amount Due: \$287,009.35**

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Interest Rate: 3.99%

Interest per day: \$31.24

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\*Recording cost is the cost charged by your local recording or land records office to record documents.

Continue making your monthly payments until we notify you that your loan has been paid in full, or sign in to your [chase.com](https://chase.com) account for the latest information. If you're enrolled in our automatic payment service, we will cancel it when your account is paid off.



For any future home loan needs and the latest benefits reserved only for Chase customers, please visit [chase.com/mortgage](https://chase.com/mortgage).

Your home is a long-term investment, and our goal is a lifelong relationship with you.

**Ways to pay**

Find quick and easy ways to send your money at [chase.com/payoff](https://chase.com/payoff). Online payments are not currently available for final payment.

**Sign in to chase.com to make an address change before paying off your loan.****Wire transfer****JPMorgan Chase Bank, N.A.**

Account number: 323553729  
ABA routing number: 021000021  
Account name:  
Chase Payoff Wire Account  
OBI text: 1160536954  
Attn: Payoff Processing

**Mail****Chase**

Attn: Payoff Processing  
Mail code: LA4-6455  
700 Kansas Lane  
Monroe, LA 71203

**Chase branch**

Pay off your mortgage with a check or directly from your Chase account.

Find the nearest branch and hours at [chase.com/branch](https://chase.com/branch).

Please include your loan number 1160536954, property address and your closing agent's contact information (if applicable). Please make sure that the account number is correct on your payoff funds to ensure accurate and timely processing of funds. Payoff funds received after 6 p.m. Eastern Time or on a holiday will be processed the next business day.

**Here's what to expect after you pay off your loan:****Confirmation of payoff**

- If we have your email address, we'll send confirmation within two business days from the day that your loan has been paid in full. Otherwise, we'll send a letter, and you'll receive confirmation within two weeks of the payoff.

**Receiving an overage check**

- If you overpay or have money remaining in your escrow account, we'll send you a refund by mail no later than two weeks after the payoff is processed. We'll send it to the mailing address listed on your payoff quote. Delays in postal delivery may affect the timeframe provided.

**Accessing tax documents and previous mortgage statements**

- You'll have access to the last 24 months of tax and mortgage statements at [chase.com](https://chase.com). We'll send IRS Form 1098 (Mortgage Interest Statement) in January of the following year to the mailing address listed on your payoff quote.

If you need more information or assistance after your mortgage is paid off, please visit [chase.com/payoff](https://chase.com/payoff) or call us at 1-800-848-9136; we accept operator relay calls. Thank you for being our customer.

Sincerely,

Steve Brooks  
Executive Director

Enclosures

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-855-280-4198.

## Important information about your payoff

The payoff amount is subject to our final verification once we receive the payoff funds. Regardless of the "good through" date on page 1, if the loan is in default, all default-related processes, including but not limited to foreclosure sale, will continue, and all fees and costs incurred after this payoff quote is issued will continue to be assessed until the loan is paid in full. We don't charge a fee when you request a quote. If you can't pay the amount listed on page 1 or are paying off your loan as a result of a natural disaster, please call us at 1-866-550-5705 to see if we can offer you assistance. You can also find more information at [chase.com/MortgageAssistance](https://chase.com/MortgageAssistance).

We only accept payoff funds on business days. We reserve the right, except where prohibited, to adjust the payoff amount and refuse any funds that aren't enough for any reason, including, but not limited to, an error in calculation of the Total Amount Owed, previously dishonored checks or money orders, stop payment of checks or pending automatic payments, or additional payments we made between the date of this payoff statement and the date we received the funds.

### Taxes and Insurance (Escrow)

If your account is escrowed and tax or insurance payments are due between now and when the mortgage is paid off, we'll pay them from your escrow account. If this happens, the escrow amount shown in the payoff breakdown will change. We'll pay the required insurance and/or taxes up to the date we receive the payoff funds. Refunds for duplicate tax or insurance payments may be requested through the Secure Message Center at [chase.com](https://chase.com). We will continue to pay the required insurance and/or taxes for refinanced loans using available funds in escrow or we will mail you a refund check, depending on the choice you made during the refinance process.

### Short Payoff

If the amount we receive isn't enough to pay off this loan, we may use funds in the escrow balance to cover the short payoff. If the escrow balance isn't enough, or your account isn't escrowed, to pay off the total amount owed, we'll return the payoff funds and you'll need to request a new quote.

### Credit Reporting

We may report payments we receive more than 29 days after the due date as late to the credit reporting agencies.

### If you participated in Principal Reduction Alternative (PRA) program, you may be eligible to have your PRA forbearance canceled.

We'll reduce the unpaid principal balance of your loan by one-third of the initial PRA forbearance amount (a predetermined amount) if your loan is in good standing on the first, second and third anniversary dates of your trial period. This means if you continue to make your payments on time for three years, we'll cancel the entire PRA forbearance amount.

We'll deduct the unapplied PRA forbearance amount from your payoff balance if the loan is in good standing and you pay off the loan in full:

- Anytime 30 days after the modification effective date,
- After the PRA reporting and payment processes are available, and
- Before the payment of the entire PRA forbearance amount.

Your payoff balance may increase if your payments are late. You can lose good standing if you haven't paid for three full monthly payments. The loan can't be restored to good standing even if you later make the late payments. If you lose good standing after your payoff request but before the payoff, your actual payoff will be higher and you'll need to request a new payoff quote.

### Lien Release

You can request a copy of the lien release from your county recorder's office 60 to 90 days after payoff.

For more information and FAQs around the payoff process, visit [chase.com/payoff](https://chase.com/payoff).





**Mortgage Mailing Address Change Form**

**If your mailing address has changed, please fill out this form and send it to:**

**Mail:** Chase (Mail Code OH4-7166)  
3415 Vision Drive  
Columbus, OH 43219

**Fax:** 1-614-422-7575; it's free from any Chase branch

Chase Mortgage Account Number: 1160536954

Mortgagor Name(s): Rajashekar Reddy Matta

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**New contact information:**

Mailing Street Address: \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

\_\_\_\_\_

Customer Requesting Change (Print Name): \_\_\_\_\_

Customer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
(Required)

Please call us at 1-800-848-9136 for any other changes.