

**DIGITAL FEDERAL CREDIT UNION**  
P.O. Box 9130  
Marlborough, MA 01752-9130  
800.328.8797 | dcu@dcu.org | www.dcu.org

**Mortgage Statement**  
Statement Date: 01/04/24

**Account Number:** 2200021417  
**Payment Due Date:** 02/01/24  
**Amount Due:** \$2,789.06

If payment is received after 02/16/24, a late fee of \$118.62 will be charged.

**IMPORTANT MESSAGES**

Partial payments that you may 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.

SRINIVAS RAO KAMARAJU  
SWATHI BHARADWAJ BHAVANASHI  
971 SPRING WHITE DR  
BREINIGSVILLE PA 18031

**CURRENT LOAN INFORMATION**

Property Address:	971 SPRING WHITE DR BREINIGSVILLE PA 18031
Principal Balance	\$356,571.05
Escrow Balance	\$2,294.72
PrePayment Penalty	\$0.00
Interest Rate	6.750%

**EXPLANATION OF AMOUNT DUE**

Principal	\$366.79
Interest	\$2,005.71
Escrow	\$416.56
<b>Regular Monthly Payment</b>	<b>\$2,789.06</b>
Total Fees & Charges	\$0.00
Past Due Payments	\$0.00
<b>TOTAL AMOUNT DUE</b>	<b>\$2,789.06</b>

**PAST PAYMENTS BREAKDOWN**

	Paid Last Month	Paid Year To Date
Principal	\$593.55	\$593.55
Interest	\$2,009.05	\$2,009.05
Escrow	\$397.62	\$397.40
Fees	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Partial Payment(Unapplied)	\$0.00	\$0.00
<b>TOTAL</b>	<b>\$3,000.22</b>	<b>\$3,000.00</b>

**TRANSACTION ACTIVITY SINCE 12/09/23**

Date	Description	Charges	Payments
12/30/23	Escrow Interest Receipt		\$0.22
01/04/24	Mortgage Payment		\$2,769.90
01/04/24	Principal Reduction		\$230.10

Please detach at perforation and return bottom portion with payment

Due Date: 02/01/24 Account Number: 2200021417  
Amount Due: \$2,789.06 Account Name(s): SRINIVAS RAO KAMARAJU  
SWATHI BHARADWAJ BHAVANASHI  
If payment is received after: 11.16 02/16/24  
The payment will be: \$2,907.68  
Which includes a late fee of: \$118.62



**BANKING – THE DCU WAY**

Make check or money order payable to:



DIGITAL FEDERAL CREDIT UNION  
P.O. Box 9130  
Marlborough, MA 01752-9130

Total Amount Paid: \$ \_\_\_\_\_  
Additional to Principal: \$ \_\_\_\_\_  
Total Amount Sent: \$ \_\_\_\_\_

99900022000214170000278906000027890600002907688

### Payment Option

Digital Federal Credit Union provides you the following options for making your loan payments:

- Online banking: [dcu.org](http://dcu.org)
- ACH, Scheduled or Automatic Transfers (see [dcu.org](http://dcu.org) for details)
- In Person at any DCU Branch
- Over the phone\* at 1.800.328.8797
- Mail: P.O. Box 9130, Marlborough MA 01752  
*\*If coming from another institution, a \$10.00 fee may apply for this service*

### Online Services

Digital Federal Union (DCU) offers a variety of services through online banking to help you better manage your mortgage loans including:

- Payments
- Electronic Statements
- Tax Forms

### Payment Information

- Additional Amount: Please designate how you want additional funds to be applied; we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied per the terms of your mortgage loan documents.
- Payments must reach DCU by the due date. Your payment is credited on the day it is received at our payment center, not the day it is postmarked. Payments made at a DCU branch prior to the change of the business day will be credited the same day.
- If you are in bankruptcy or received a bankruptcy discharge of debt, this communication is not an attempt to collect a debt against you personally, but for informational purposes only.
- Notice of Negative Information: We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

### Homeowners Insurance / Property Tax Information

Insurance Requirements: The terms of your loan require that you maintain homeowner's insurance coverage not less than the replacement value of your property. We suggest that you consult your insurance company to determine these coverage amounts:

- Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA
- Policy Information: To protect our mutual interest, the mortgage clause of your policy must include the following:  
Digital Federal Credit Union  
ISAOA / ATIMA  
P.O. Box 25007  
Fort Worth, TX 76124
- Damaged Property: In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 800.328.8797 so that we may guide you through this process.
- Loans with Tax Escrow: If your property taxes are paid from an escrow account with us and you receive a bill, it is not necessary to forward a copy of same. DCU will obtain the information electronically. It is not necessary to forward paid tax receipts on non-escrow accounts. For property related tax questions please call 800.328.8797.

### Important DCU Mortgage Contact Information

Payments:  
Digital Federal Credit Union  
220 Donald Lynch Blvd.  
Marlborough, MA 01752

Correspondence and Overnight  
Mailing Address:  
Digital Federal Credit Union  
220 Donald Lynch Blvd.  
Marlborough, MA 01752

Fax Numbers:  
Payoff Requests: 866.947.1289  
All Other Mortgage Inquiries: 508.804.3696

### Mortgage Counseling and Assistance

If you would like counseling or assistance, you can find a list of counselors in your area on the US Department of Housing and Urban Development website at [www.hud.gov](http://www.hud.gov), the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgagehelp/](http://www.consumerfinance.gov/mortgagehelp/) or call 800.569.4287.

### Consumer Complaints and Inquiries

You can direct any complaints and inquiries to DCU by referencing the Contact Us section on the first page of this statement. You have the right to file complaints about DCU with your state banking department.