



AmeriHome Mortgage Company, LLC
 PO BOX 77404
 Ewing, NJ 08628
 855-501-3035

0186533071 OE

2-836-BYG51-0052275-001-000-000-000-000

RAKESH KANAPARTHI
 909 HERITAGE TRCE
 NORTHLAKE TX 76226-5638


amerihome.loanadministration.com
**HOURS OF OPERATION**

Customer Service: 8:30 AM - 10:00 PM ET M-F
Collections Dept.: 8:00 AM - 9:00 PM ET M-F



855-501-3035



Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to:

PO Box 77423, Ewing, NJ 08628

ANNUAL DISCLOSURE NOTICE TO MORTGAGOR

RE: Loan Number: 0186533071
FHA Number: 203-513-2607702

NOTICE: SECTION 329 OF THE CRANSTON-GONZALES NATIONAL AFFORDABLE HOUSING ACT REQUIRES THAT MORTGAGE COMPANIES SHALL ANNUALLY PROVIDE TO THEIR CUSTOMERS A WRITTEN DISCLOSURE STATEMENT WHICH DESCRIBES THE REQUIREMENTS THAT THE CUSTOMER MUST FULFILL UPON PREPAYMENT OF THEIR MORTGAGE. THE FOLLOWING NOTICE IS NOT DEMANDING PREPAYMENT OF YOUR MORTGAGE, ONLY NOTIFYING YOU OF YOUR RIGHT TO DO SO. YOU DO NOT NEED TO RESPOND.

Dear Mortgagor:

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment.

The amount listed below is the amount outstanding on the loan for prepayment of the indebtedness due under your mortgage. This amount is good through 03/01/24. (The amount provided is subject to further accounting adjustments. Also, any mortgage payments received or advances made by us before the stated expiration date will change the prepayment amount.)

PAYOFF AMOUNT: \$544,862.73

You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment must be received on the installment due date (the first day of the month) if the mortgagee stated this policy in its response to a request for a payoff figure. Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The mortgagee can refuse to accept prepayment on any date other than the installment due date. For all FHA mortgages closed on or after January 21, 2015, mortgagees may only charge interest through the date the mortgage is paid in full.

This is not a request for payment in full. The amount shown includes interest through 03/01/2023 and therefore will not agree with the year-end principal balance reported on your Annual Tax and Interest Statement.

If you have questions regarding this notice, please contact our Customer Service Department at **855-501-3035**.

ANNUAL MIP DISCLOSURE NOTICE TO MORTGAGOR

Your mortgage loan requires a mortgage insurance premium ("MIP"). MIP is insurance from the Federal Housing Administration ("FHA") that protects lenders against loss in the event a borrower defaults on a mortgage. **Effective for all loans closed on or after January 1, 2001, but whose FHA case number was assigned prior to June 3, 2013, FHA annual mortgage insurance premiums will be automatically canceled under the following conditions:**

For mortgages with terms more than 15 years, the annual mortgage insurance premiums will be canceled when the loan to value ratio reaches 78 percent, **provided** the mortgagor has paid the annual mortgage insurance premiums for at least five years.

For mortgages with terms 15 years and less and with loan to value ratios 90 percent and greater, the annual mortgage insurance premiums will be canceled when the loan to value ratio reaches 78 percent, irrespective of the length of time the mortgagor has paid the annual mortgage premiums.

Mortgages with terms 15 years and less and with loan to value ratios of 89.99 percent and less will not be charged annual mortgage insurance premiums.

FHA will determine when you have reached the 78% loan to value ratio based on the lower of the sales price or appraised value at origination. New appraised values will not be considered. Cancellation of the annual mortgage insurance premiums will normally be based on the scheduled amortization of the loan. However, in cases where the loan payments have been accelerated or modified, cancellation can be based on the actual amortization of the loan as provided to HUD by the servicing mortgagee.



Effective for all loans whose FHA case number was assigned on or after June 3, 2013, FHA annual mortgage insurance will be automatically canceled under the following conditions:

For any mortgage involving an original principal obligation (excluding financed upfront MIP (UFMIP)) with a loan to value (LTV) ratio greater than 90.0%, the mortgage insurance premium must remain in effect for the first 30 years of the loan, or the entire term of the loan, whichever occurs first.

For any mortgage involving an original principal obligation (excluding financed upfront MIP (UFMIP)) with a loan to value (LTV) ratio less than or equal to 90.0%, the mortgage insurance premium must remain in effect for the first 11 years of the loan, or the entire term of the loan, whichever occurs first.

Although the annual mortgage insurance premiums will be canceled as described, the contract of insurance will remain in force for the loan's full term. This mortgage insurance premium cancellation provision only applies to loans in Mutual Mortgage Insurance (MMI) Fund.

For additional details regarding FHA's annual mortgage insurance premium cancellation, contact us at the phone number or address listed at the top of this page.

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.