



For Return Mail Only
P.O. Box 619063
Dallas, TX 75261-9063

9-838-03404-0019631-004-000-010-000-000

SWADEEP KUMAR MALLAMPETA
ARUN KUMAR REDDY KESIREDDY
1131 JOLIE RD
PROSPER TX 75078-3250

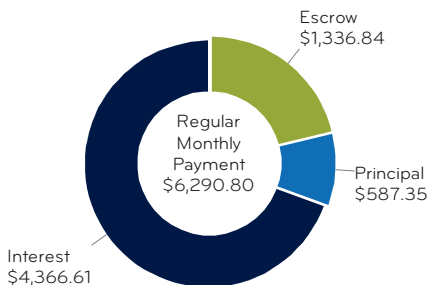
MORTGAGE STATEMENT

Thank you for your payment of \$6,290.80 on 01/02/2024

Statement Date	01/10/2024
Payment Amount Due	\$6,290.80
Payment Due Date	02/01/2024

If payment is received after 02/16/2024, a \$247.70 late fee may be charged.

Explanation of Amount Due



Account Information

Account Number	1004112524
Property Address:	1131 JOLIE RD PROSPER TX 75078
Original Principal Balance	\$726,200.00
Outstanding Principal Balance*	\$722,749.24
Maturity Date	07/2053
Interest Rate	7.250%
Escrow Balance	\$8,104.89
Unapplied Funds	\$0.00

*The principal balance does not constitute a full payoff. Please request a written payoff in advance of remitting payoff funds.

Past Payment Summary

	Paid since last statement	Paid year-to-date
Principal	\$583.82	\$583.82
Interest	\$4,370.14	\$4,370.14
Escrow (Taxes & Insurance)	\$1,336.84	\$1,336.84
Total	\$6,290.80	\$6,290.80

Transaction Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Fees	Unapplied	Corp. Adv.	Other
01/04/2024	FHA/PMI Disbursement	(\$520.44)	\$0.00	\$0.00	(\$520.44)	\$0.00	\$0.00	\$0.00	\$0.00
01/02/2024	Payment	\$6,290.80	\$583.82	\$4,370.14	\$1,336.84	\$0.00	\$0.00	\$0.00	\$0.00

NEW WAYS TO MANAGE YOUR MORTGAGE



Website

CHLServicing.com



Mobile app

Cornerstone Home Lending for Apple and Android



Call

866.500.0756

Easy ways to pay

Hassle-free ways to make your payment:

Enroll in automatic payments at www.CHLServicing.com or download our Cornerstone Home Lending app

Online at www.CHLServicing.com

Call us at 866.500.0756

Mail using coupon below

REGISTER YOUR ACCOUNT ONLINE TODAY!

Visit our website or scan this code to download the app



Trusted Resources

www.CHLServicing.com

Call Customer Service **866.500.0756**

Monday - Friday 6:00 a.m. - 6:00 p.m. MT
Saturday 8:00 a.m. - 12:00 p.m. MT



Detach and include this section with your payment.

SWADEEP KUMAR MALLAMPETA
ARUN KUMAR REDDY KESIREDDY

Account Number 1004112524
Payment Amount Due \$6,290.80

Payment Due Date 02/01/2024

If payment is received after 02/16/2024, a \$247.70 late fee may be charged.

Payment Amount	\$6,290.80
Additional Principal	\$ _____
Additional Escrow	\$ _____
Late Charge	\$ _____
(\$.00)	
Other Fees & Corporate Advances	\$ _____
(\$.00)	
Total Amount Enclosed	\$ _____

For contact information changes, please visit our website at www.CHLServicing.com.

Make Check Payable To:
Cornerstone Home Lending
PO BOX 660217
DALLAS, TX 75266-0217



Your account is set-up for ACH payments.

Contact Information

Payments

PO Box 660217
Dallas, TX
75266-0217

Designated Address for Notices of Error & Information Requests

PO Box 3398
Englewood, CO 80155

Overnight & Payoff Funds

10800 E Geddes Ave
Suite 100
Englewood, CO 80112

Insurance Policies & Billing

PO Box 961254
Fort Worth, TX 76161
www.ihaveinsurance.com/cornerstone

All Other

Correspondence
PO Box 4638
Englewood, CO 80155

Disclosures

Payment Information

Unless otherwise specified on the payment coupon, funds received in excess of the payment due will be applied to additional periodic payments up to three months ahead. Any funds remaining after the application of the periodic payments or any amount insufficient to make an additional payment will be applied to outstanding fees and advances, and then as a principal reduction.

Payments will be credited as of the day we receive them if the payment is received by 5:00 p.m. in the time zone in which the mailing address on your payment coupon is located and if:

- I. the payment is received Monday through Friday except for legal holidays
- II. the payment is received at the address shown on your payment coupon
- III. the payment is made with a check or money order drawn on a U.S. bank in U.S. dollars
- IV. the attached payment coupon is enclosed with your payment and
- V. the payment is sent in the enclosed return envelope

Payments made in any other manner may be delayed for up to five days. Please allow five to seven days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check or money order. Please do not staple, tape or paper clip your payment to your payment coupon.

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. When we use information from your check to make an electronic fund transfer, 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 mortgage check does not clear upon initial presentment, your bank may charge a fee and we may attempt to withdraw funds from your account electronically up to a maximum of three times. If we are not able to successfully collect these funds, the check amount will be reversed from your loan. Redeposit and returned check fees will be charged unless prohibited by law.

Debt Collection Notice

TO THE EXTENT THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) AND/OR STATE DEBT COLLECTION LAWS ARE APPLICABLE, PLEASE BE ADVISED THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Cornerstone Home Lending registered address: 10800 E Geddes Ave | Suite 100 | Englewood, CO 80112 NMLS# 2242067

Complaint Notice

The Cornerstone Capital Bank, SSB is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against the Cornerstone Capital Bank, SSB should contact the Department of Savings and Mortgage Lending through one of the means indicated below:

- In Person or by Mail: 2601 North Lamar Boulevard, Suite 201, Austin, Texas 78705-4294
- Phone: (877) 276-5550
- Fax: (512) 936-2003
- or through the Department's website at www.sml.texas.gov

Bankruptcy Information

IF YOU ARE CURRENTLY INVOLVED IN A BANKRUPTCY PROCEEDING OR HAVE PREVIOUSLY RECEIVED A DISCHARGE IN A BANKRUPTCY PROCEEDING, PLEASE NOTIFY US IMMEDIATELY, IF YOU HAVE NOT DONE SO ALREADY, AND BE ADVISED THAT THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY. THIS NOTICE IS NOT INTENDED TO COLLECT, RECOVER, OR OFFSET THE DEBT AGAINST YOU PERSONALLY AND SHOULD NOT BE CONSIDERED A DEMAND FOR PAYMENT OR INDICATE THAT YOU ARE PERSONALLY LIABLE FOR THIS DEBT. PLEASE CONSULT AN ATTORNEY IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS UNDER BANKRUPTCY LAW.

Fee Schedule – for complete list of fees, visit our website at www.chlserVICING.com.

Homeowner Assistance

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD Nationwide toll-free telephone number at 800.569.4287 or toll-free TDD 800.877.8339, or by going to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. You can also contact the CFPB at 855.411.2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

Servicemembers Civil Relief Act (SCRA)

If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility, please contact our Customer Service Team at 866.500.0756.

Designated Address

Notices of Error and Information Requests must be sent to the designated address listed above.

Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Successors In Interest

Confirmed successors in interest to borrowers named on the Note are not liable for repayment of the debt of the original named borrower unless and until the successor assumes the loan obligation pursuant to applicable law.

Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB. Cornerstone Capital Bank, SSB, Member FDIC, Equal Housing Lender, NMLS ID# 2258 (www.nmlsconsumeraccess.org)

