

000755  
GOPALAKRISHNAN RADHAKRISHNAN  
570 HOLDERMAN PL  
NEW LEBANON, OH 45345

Property Address:  
570 HOLDERMAN PL  
NEW LEBANON, OH 45345



**MORTGAGE STATEMENT**



Online Information: <https://www.ruoff.com>



Hours of Operations: 8am-5pm ET M-F  
Toll-Free: 844-646-3511  
Fax: 269-704-5975  
Email: [loancare@ruoff.com](mailto:loancare@ruoff.com)



**Payments:**  
PO BOX 679294  
DALLAS TX 75267-9294

**Correspondence:**  
P.O. Box 10480  
Fort Wayne, IN 46852

Loan Number:	4000085111
Next Payment Due Date:	02/01/2024
<b>Total Amount Due:</b>	<b>\$2,131.67</b>
<i>If payment is not received by 02/17/2024, a late fee of \$85.27 will be assessed.</i>	

Account Information	
Outstanding Principal Balance	\$260,200.00
Escrow Balance	\$327.38
Interest Rate	6.750%
Prepayment Penalty	No
Maturity Date	January 2054

Explanation of Amount Due	
Principal	\$224.02
Interest	\$1,463.63
Escrow (Taxes and Insurance)	\$444.02
Additional Monthly Amount(s)	\$0.00
Regular Monthly Payment	\$2,131.67
Total Fees and charges	\$0.00
Past Unpaid Payment(s)	\$0.00
<b>Total Amount Due</b>	<b>\$2,131.67</b>

Transaction Activity (11/02/23 to 01/17/24)								
Date Paid	Description	Principal	Interest	Escrow	Additional Monthly Amount	Charges and Fees	Partial Payment (Unapplied)	Total
01/04/24	NEW LOAN SET UP	-\$260,200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/04/24	NON CASH ADJUSTMENT TO BALANCE	\$0.00	\$1,203.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/04/24	PAYMENT/ESCROW DEPOSIT	\$0.00	\$0.00	\$327.38	\$0.00	\$0.00	\$0.00	\$327.38

Special Messages	

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$327.38	\$327.38
Additional Monthly Amounts	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
<b>Total</b>	<b>\$327.38</b>	<b>\$327.38</b>

**\* See reverse for information about partial payments**

**If you are experiencing financial difficulty:** Additional information about mortgage counseling or assistance can be found on the back of this statement. Additional educational resources are available at <http://www.knowyouroptions.com>.

Important Messages	

Please detach the bottom coupon and return with your payment

Total Amount Due	
Loan Number	4000085111
Borrower	GOPALAKRISHNAN RADHAKRISHNAN
Co-Borrower	
<b>Total Amount Due</b>	<b>\$2,131.67</b>
Due By	02/01/2024
<i>If payment is not received by 02/17/2024, a late fee of \$85.27 will be charged.</i>	

Please write your loan number on your check or money order.

Please remit the Amount Due (shown left). If you wish to make additional payments to your principal or escrow, please indicate the amount(s) in the boxes at right.



**PAYMENT COUPON**

**Total Amount Due** **\$2,131.67**

Additional Principal \$

Additional Escrow \$

**Total Enclosed** \$

RUOFF MORTGAGE COMPANY INC  
PO BOX 679294  
DALLAS TX 75267-9294

**IMPORTANT INFORMATION REGARDING FAIR DEBT COLLECTION PRACTICES, BANKRUPTCY AND CREDIT REPORTING**

Ruoff Mortgage Company, Inc. may be attempting to collect a debt, and any information obtained may be used for that purpose. If you notify Ruoff Mortgage Company, Inc. in writing that you dispute any portion of this debt, we will provide you with a verification of this debt or copies of any judgment against you. This verification will be mailed to you.

If you or your account are subject to pending bankruptcy or the obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt. If you have any questions regarding this statement or do not want Ruoff Mortgage Company, Inc. to send you monthly statements in the future, please contact us at 844-646-3511. Bankruptcy payments from the Trustee should be mailed to PO BOX 679294, DALLAS TX 75267-9294.

You are hereby notified, as required by law, that we may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**IMPORTANT TELEPHONE NUMBERS****CUSTOMER SERVICE**

Phone: 844-646-3511  
 Fax: 269-704-5975  
 Email: [loancare@ruoff.com](mailto:loancare@ruoff.com)

**COLLECTIONS/LOSS PREVENTION**

Local Phone: 260-999-6200  
 Toll Free Phone: 844-646-3511  
 Fax: 260-553-7798  
 Email: [lossmitigation@ruoff.com](mailto:lossmitigation@ruoff.com)

**LOSS DRAFTS/INSURANCE CLAIMS**

Phone: 844-646-3511  
 Fax: 269-704-5975  
 Email: [escrow@ruoff.com](mailto:escrow@ruoff.com)

**IMPORTANT CONTACT INFORMATION****OVERNIGHT ADDRESS**

1670 Magnavox Way  
  
 Fort Wayne, IN 46852  
 Attn: Loan Care Department

**CORRESPONDENCE ADDRESS**

P.O. Box 10480  
 Fort Wayne, IN 46852  
 Attn: Loan Care Department

**ERROR AND DISPUTE REQUEST**

P.O. Box 10480  
 Fort Wayne, IN 46852  
 Fax: 269-704-5975  
 Email: [loancare@ruoff.com](mailto:loancare@ruoff.com)

**PAYMENT INFORMATION**

**Pay by Mail:** Checks must be received during regular business hours 8am-5pm ET M-F to be credited as of that date. Checks received after that time will be credited as of the next business day or as otherwise permitted by law.

**Pay On-line:** Paying Online is free of charge and available 24/7 at <https://www.ruoff.com>. Payments submitted prior to 12 AM will be posted with today's date, but may be processed on the next business day.

**Excess Funds:** If excess funds exceed one monthly payment, they will be applied to reduce the principal balance. You must notify us within ninety (90) days after remitting excess funds to change how such funds are applied. Please notify us as soon as possible if you believe an error in the application of funds has occurred.

**PARTIAL PAYMENTS**

Any partial payments that you 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. If your loan is in default, we may not accept a partial payment.

**ERROR, DISPUTES AND INFORMATION REQUESTS**

Notices of errors, disputes and information requests must be submitted in writing at Ruoff Mortgage Company, Inc., Attn: Complaints Department, P.O. Box 10480, Fort Wayne, IN 46852.

We will send an acknowledgement within five (5) business days of receiving your request. Generally, we will respond with an answer within thirty (30) days and will do one of the following: 1) Correct the error and confirm the correction in writing; 2) After investigating the error, send you a written notice explaining why it was determined that no error occurred; 3) Ask for additional information; or 4) Notify you that we seek an additional fifteen (15) days to investigate and respond to your request.

**HOMEOWNERS INSURANCE INFORMATION**

Renewable policies and invoices are due thirty days prior to the expiration of the existing policy. Replacement policies must be accompanied by a paid receipt for the first year's premium and the previous insurance carrier should refund any unused premiums on canceled policies directly to you. For questions regarding Loss Drafts, please contact us at 844-646-3511. Please notify your agent to contact our Insurance Center at 844-646-3511 to make sure that the Mortgagee Clause below is listed on the policy and that copies, which include your loan number, are either faxed or mailed to the following address:

**Mortgagee Clause: Ruoff Mortgage Company, Inc., ISAO/ATIMA, Ruoff Mortgage Company, Inc., P.O. Box 5913, Troy, MI 48007-5903**

**Disclosures**

Federal law requires us to advise you that Ruoff Mortgage Company, Inc. (NMLS ID 141868) as the servicer of your loan, is responsible for collecting your payments; however, in some circumstances we may be acting as a debt collector, in those circumstances, this communication is from a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

**Servicemembers Civil Relief Act (SCRA)** - If you or any other person on this mortgage is a servicemember or dependent of a servicemember, you may be entitled to certain protections under the Federal Servicemembers Civil Relief Act (50 U.S.C. Sec 501) regarding the servicemember's interest rate and the risk of foreclosure. Counseling for qualified individuals is available at agencies such as Military OneSource and Armed Forces Legal Assistance. To obtain information on counseling assistance, contact the OneSource Center, toll free, at (800) 342-9647 or visit their website: [https://www.militaryonesource.mil/footer?content\\_id=267442](https://www.militaryonesource.mil/footer?content_id=267442)

**PROPERTY INSPECTIONS**

If your loan account is in default, in accordance with the terms of your Mortgage/Deed of Trust, Ruoff Mortgage Company, Inc. may inspect your property to determine that it is being maintained and occupied. As needed or required, Ruoff Mortgage Company, Inc. may secure the property. Securing the property may result in locks being added or changed in an effort to protect the property and may also include winterizing and/or mowing the property as necessary. Any fees for such an inspection and/or property services may be charged to your account.