

700 Kansas Lane  
LA4-6633  
Monroe, LA 71203

Thank you for your payment of \$3,510.71 on 12/01/2023.

Statement date 12/01/2023

Payment due 01/01/2024 Amount due \$2,810.71

✓ Your payment of \$3,510.71 is automatically scheduled to be paid on 01/01/2024.

A late fee of \$93.47 may apply if payment received after 01/16/2024.

14301 MSD Z 33523 C -  
HANISHA KOGANTI  
3750 E PALM VALLY BLVD UNIT 12  
ROUND ROCK TX 78665-3313

### Mortgage information

Account number 4028378326  
Property address 213 Hillside Drive  
Ballwin, MO 63011  
Original principal balance \$481,000.00  
Unpaid principal balance<sup>1</sup> \$442,681.73  
Maturity date 03/2051  
Interest rate 2.37500%  
Escrow balance \$2,172.83

### Past payments breakdown

	Paid since last statement	Paid year-to-date
Principal	\$1,689.93	\$18,665.86
Interest	\$879.49	\$10,767.18
Escrow	\$941.29	\$11,304.50
<b>Total</b>	<b>\$3,510.71</b>	<b>\$40,737.54</b>

### Explanation of amount due

Principal	\$993.28
Interest	\$876.14
Escrow	\$941.29
<b>Total payment due on 01/01/2024</b>	<b>\$2,810.71</b>

### Tax statements

IRS tax statements



Tax statements will be available online mid-January. Paper tax statements will be in your January billing statement or mailed by January 31.

[www.chase.com/TaxStatement](http://www.chase.com/TaxStatement)

### Chase MyHome<sup>SM</sup>



Your personalized mortgage dashboard - an in-depth view of your mortgage, your home and your neighborhood.

Explore at [www.chase.com/ChaseMyHome](http://www.chase.com/ChaseMyHome)

### Ways to pay

Convenient and free ways to make your payment:

- Change automatic payments at [www.chase.com](http://www.chase.com) or back of statement coupon.
- Make your payment at [www.chase.com](http://www.chase.com)
- Pay by phone with our dedicated number at 1-833-PAY-CHASE (1-833-729-2427).
- Mail your payment with the coupon below.

### Resources

- [www.chase.com/MyMortgage](http://www.chase.com/MyMortgage)
- Call customer service 1-800-848-9136 (24/7 automated line)  
Monday - Friday 8 a.m. - 8 p.m. (ET)  
Saturday 9 a.m. - 6 p.m. (ET)
- Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-855-280-4198 o visita [www.chase.com/Statement](http://www.chase.com/Statement)

Mail your additional payment with the coupon below

00040283783261 999000 00281071 00290418 00281071 00004



Check box and fill out the reverse side if you would like to make changes to your automatic payment

HANISHA KOGANTI  
Account number 4028378326  
Automatic payment on 01/01/2024 \$3,510.71

\*Your final automatic payment may be less than your payment amount.

CHASE  
PO BOX 78420  
PHOENIX AZ 85062-8420

To make additional principal, escrow, or fee payments, sign in to [www.chase.com](http://www.chase.com) or detach coupon and mail with your check.

\$					
Late charges (\$0.00)	\$				
Fees due (\$0.00)	\$				
Additional principal	\$				
Additional escrow	\$				
Total amount enclosed	\$				

50000 50 26: 00040283783261



**Transaction activity**

Transaction date	Description	Total received	Principal	Interest	Escrow	Fees/Advances	Unapplied funds
11/14/2023	MORTGAGE INSURANCE PAID				\$112.23		
11/15/2023	COUNTY TAX PAID				\$8,000.02		
12/01/2023	PAYMENT	<b>\$2,810.71</b>	\$989.93	\$879.49	\$941.29		
12/01/2023	ADDITIONAL PRINCIPAL PYMT	<b>\$700.00</b>	\$700.00				

**Additional information**

If your mortgage loan servicing transferred to Chase recently, and you have questions regarding payments or other activity that occurred on your account prior to it being transferred to Chase, please reach out to the number in the Resources section of this statement.

Unless you specify otherwise, we will apply funds received in excess of the payment due to additional periodic payments up to two months ahead. Any funds remaining after 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. All principal reductions are applied after periodic payments are applied.



**Contact Information and Disclosures**

For all of our ways to contact us, please visit [www.chase.com/Mortgage-Contact-Us](http://www.chase.com/Mortgage-Contact-Us)

**Customer Service Inquiries**

Chase  
Mail Code LA4-6475  
700 Kansas Lane  
Monroe, LA 71203

**Designated Address for Notices of Error, Information Requests, and Qualified Written Requests**

Chase  
Mail Code LA4-6911  
700 Kansas Lane  
Monroe, LA 71203-4774

**Insurance Bills & Policies**

[www.MyCoverageInfo.com/chase](http://www.MyCoverageInfo.com/chase)  
Email: [chase@mycoverageinfo.com](mailto:chase@mycoverageinfo.com)  
Chase  
P.O. Box 4465  
Springfield, OH 45501  
Fax: 1-678-475-8799  
(Free of charge from any Chase branch)

**Overnight Payment**

Chase  
ATTN: P.O. Box 78420  
3137 East Elwood St.  
Suite 130  
Phoenix, AZ 85034

**Account Information Reported to Credit Bureau**

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. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Home Lending, Mail Code LA4-6945, 700 Kansas Lane, Monroe, LA 71203.

If you do not make your mortgage payment on time or request services from Chase, you may be charged fees. Those fees may include those shown in your loan documents, provided by law, or related to the services provided. The fee structure may change without notice except where prohibited by law. Other fees may be charged for services provided. Fees may not be applicable to certain products and may be limited by law.

**1 Loan Payoff Information**

The Unpaid Principal Balance on your statement is not a payoff quote. Payoff quotes are available by logging into your account on [www.chase.com](http://www.chase.com). You can also request a quote anytime through our 24-hour automated phone service by calling 1-877-505-2894.

**Important Bankruptcy Information**

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

**Homeowner Assistance**

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287, or the U.S. Department of the Treasury-sponsored HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) to get free assistance, or visit [www.HopeNow.com](http://www.HopeNow.com). You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at [www.hud.gov/offices/hsg/sfh/hcc/fo/](http://www.hud.gov/offices/hsg/sfh/hcc/fo/). These HUD-approved housing counseling agencies found on [www.HUD.gov](http://www.HUD.gov) can also help you with your household budgeting at no charge. Additional educational resources are available via Fannie Mae's website at [www.knowyouroptions.com](http://www.knowyouroptions.com)

You may have the ability to apply for the Department of Treasury's Homeowner Assistance Fund (HAF), if HAF is available in your jurisdiction. If your state or jurisdiction offers HAF programs, you may contact those programs directly for more information, including how to apply.

**Automatic payment change form**

1 Please debit my:  Checking Account  Savings Account \$2,810.71 Amount Due<sup>1</sup> 4028378326 Mortgage Account Number

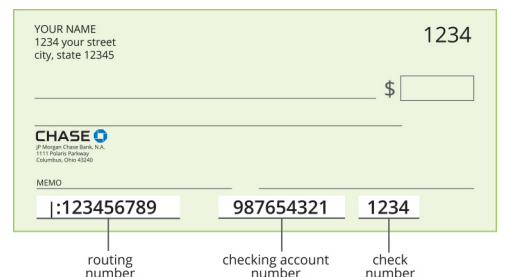
2 \_\_\_\_\_ Financial Institution \_\_\_\_\_ Account Holder Name  
 \_\_\_\_\_ Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_ \$ \_\_\_\_\_ Additional Principal per Month (optional)

3 Day of the month we should withdraw your payment: \_\_\_\_\_  
 We'll withdraw your payment on the due date if you leave this blank.  
**Please allow 10 business days for setup; continue making your payment until you receive confirmation ACH has been setup.**

4 \_\_\_\_\_ Signature of Financial Institution Account Holder \_\_\_\_\_ Date

Enroll for free automatic payments by checking the box on the front and mailing in this form in the envelope provided. Learn more at [www.chase.com/waystopay](http://www.chase.com/waystopay)

Locate your account and routing number on your check.



<sup>1</sup>By signing above you authorize us, any successor servicer, sub-servicer, or assignee to electronically withdraw monthly payments plus any additional principal you authorize from your personal bank account on the date specified, or on the next business day if that date falls on a non-banking day. Requests for changes or cancellations must be made 3 business days before the payment date. You authorize us to change the amount of your payment as needed if there is an increase or decrease in the payment amounts due to changes in the interest rate or escrow, or for any other reason. Automatic payments may be cancelled if automatic payments are returned or if you, a co-borrower, or anyone listed on the title of the property that secures the loan files for bankruptcy. If this should occur, please contact us at the address or telephone number listed above for instructions for making payments on the loan. We may also change terms at any time and will provide any required notice in writing. I hereby acknowledge that I have read this agreement and agree to its terms and will keep a copy for my records.

**Contact Information and Disclosures** (continued)**Crediting of Payments**

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:

- (a) the payment is received Monday through Saturday except for legal holidays
- (b) the payment is received at the address shown on your payment coupon
- (c) your payment is made with a check or money order drawn on a U.S. bank in U.S. dollars
- (d) the attached payment coupon is enclosed with your payment and
- (e) your payment is sent in the enclosed return envelope.

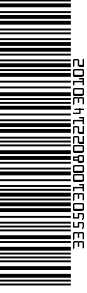
Credit for payments made in any other manner may be delayed for up to five (5) days. Please allow five to seven (5-7) days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check or money order. Do not staple, tape or paper clip your payment to your payment coupon. If you want to change how we applied your payment to your mortgage loan, we must receive your request within 60 days of the payment date.

**AUTHORIZATION TO CONVERT YOUR CHECK TO AN ELECTRONIC TRANSFER DEBIT:** 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. Your bank account may be debited as soon as the same day we receive your payments. You may not receive your check back from your institution.



JPMorgan Chase Bank, N.A. Member FDIC. ©2019 JPMorgan Chase & Co.





**This Page Intentionally Left Blank**