



8241 Dow Circle
Strongsville, OH 44136

For Return Service Only

44505054
VENKATA DASARI
2633 OLD IRONSIDES RD
ABILENE TX 79601

****Delivered Electronically****

MORTGAGE STATEMENT

Statement Date: March 05, 2024



Loan Number 0000778481
Payment Due Date(s) 04/01/2024
Amount Due \$1,610.10

If payment is not received by 04/16/2024, a late fee of \$59.89 will be assessed.

Contact Information

Customer Care: 800-441-3456
Insurance Questions: 888-675-5932
Hours: Mon - Fri, 8:00 am - 7:00 pm EST
Website: www.uhm.com/my-account

Account Information

Property Address: 25 SOUTH PEAK DRIVE
MCGAHEYSVILLE, VA 22840
Outstanding Principal Balance \$261,573.74
Escrow Balance \$1,221.22
Interest Rate 3.250%
Prepayment Penalty No
Maturity Date October 2051

Explanation of Amount Due

Principal \$489.27
Interest \$708.43
Escrow \$352.51
Regular Monthly Payment \$1,550.21
Past Due Payment(s) \$0.00
Total Late Charges \$59.89
Total Other Fees \$0.00
Total Amount Due \$1,610.10
Suspense/Unapplied Balance* \$0.00

Transaction Activity (02/06/24 - 03/05/24)

Date Paid	Description	Principal	Interest	Escrow	Late Charges/ Other Fees	Unapplied Funds	Total
02/12/2024	Mortgage Ins Disb	\$0.00	\$0.00	-\$153.65	\$0.00	\$0.00	-\$153.65
03/05/2024	Payment	\$487.95	\$709.75	\$352.51	\$0.00	\$0.00	\$1,550.21

Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$487.95	\$1,459.90
Interest	\$709.75	\$2,133.20
Escrow	\$352.51	\$1,057.53
Late Charges/Other Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,550.21	\$4,650.63

Important Messages

See if a refinance is right for you. Call us today!

Important Information About Partial Payments

* Any partial payments that are made are not applied to the mortgage, but instead are held in a separate suspense account. If the balance of a partial payment is paid, the funds will then be applied to the mortgage. Suspense funds/partial payments are subject to return.

If the obligation for this account was previously discharged in a chapter 7 bankruptcy proceeding, and if the obligation was not reaffirmed, this letter is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharged debt as the debtor's personal liability.

NMLS ID 2229

VENKATA DASARI

Loan Number	Scheduled Due Date	Payment Amount	Past Due Amount	Total Amount Due
0000778481	04/01/2024	\$1,550.21	\$0.00	\$1,610.10
			**If Received After Cutoff On	Please Pay
			04/16/2024	\$1,669.99

Check here if name, address and/or phone number changes have been indicated on reverse side.

**Payment processing cutoff time is 5:00pm Eastern Time, Monday through Friday. Payments received after cutoff time will be applied to the account the next business day. Late charges may be assessed if payments are not received on time as specified in the terms of the mortgage agreement. Payments due on a weekend or legal holiday will not be assessed a late charge if received by cutoff time the following business day. Cutoff times may vary if choosing alternative payment options.

Additional Principal \$ _____
Additional Escrow \$ _____
Late Charge \$ _____
Other (Please Specify) \$ _____
Total Amount Enclosed \$ _____



Union Home Mortgage Corp.
P.O. Box 7129
Indianapolis, IN 46207

This account is set up for automatic payments (ACH). The payment will be automatically deducted as long as no past due amount is owed.

Check processing notice: By sending your personal check to Union Home Mortgage, you are authorizing conversion of your check to a one-time ACH debit from your account. If converted, only the amount of the check will be debited with no additional charges. Your paper check will be destroyed and as a result you will not receive your check back. Please call the Customer Care Department if you would like to learn about other payment options.

PAYMENT OPTIONS

✉ PAY BY MAIL

- To ensure fast and accurate processing of a payment, simply write the Union Home Mortgage loan number on your check or money order and use the coupon and envelope provided. Please do not send post dated checks.
- Do not send cash, as this could delay the processing.
- If you are sending additional funds, please state how you want those funds applied.
- The loan must be current to apply additional funds to the remaining principal balance.
- Payments are not credited based on postmark date. Please allow adequate time for mail service and delays.

☎ PAY BY PHONE

- Payments can be made by through our automated system by calling 1.800.441.3456. Please have your routing number and account number available and we'll debit the mortgage payment from the account of your choice. (Checking or Savings)
- Payments can also be made by contacting our Customer Care Department to speak with one of our Customer Care Specialists.

We require certified funds for payments of \$10,000 or greater that are to be applied directly to the principal balance.

🌐 PAY ONLINE

- Enjoy the convenience of scheduling a payment for the date you want.
- Avoid mail delays.
- Web application: visit www.uhm.com/my-account
- Mobile application: 'UHM Mortgage' available from the Apple or Google Play Stores.

Note: Payoff funds cannot be remitted through the online payment system.

🔄 AUTOMATIC DRAFT PROGRAM

- Enjoy the convenience and peace of mind that automatic payments offer at no cost to you. Set up monthly payments as an automatic debit from your checking or savings account today.
- Multiple draft dates are available.
- Visit our website to enroll in our Automatic Draft Program or contact our Customer Care Department to have an enrollment form sent to you.
- Budget Drafting is also available by contacting our Customer Care Department.

NOTICE OF ERROR/REQUEST FOR INFORMATION

If you believe there is an error, or if you need additional information related to the servicing of the mortgage loan, you must send a written Notice of Error or Request for Information to the following address:

Union Home Mortgage Corp.
Attn: NOE/RFI P.O. Box 642
Sylvania, OH 43560

Your Notice of Error or Request for Information must include your name, the loan number, and sufficient detail to inform us of the basis of your request.

HOMEOWNERS ASSISTANCE

If you are experiencing financial difficulty and would like mortgage counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's Website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm, or you can call toll-free 1.800.569.4287.

Union Home Mortgage may also be able to help.

☎ 1.800.441.3456

✉ PaymentAssistance@uhm.com

✉ Union Home Mortgage Corp.
Attn: Payment Assistance
5942 Renaissance Place
Toledo, OH 43623

PAYOFF INFORMATION

Please note, the balance on the billing statement is NOT the payoff amount. If you want to payoff the loan, you can request a payoff quote via our website- <https://www.uhm.com/my-account> or via email at- Payoff@uhm.com

SERVICE MEMBERS

Service Members Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If either you or your spouse has been called for active duty - or are a financial dependent of someone who has - and you haven't made us aware of your status, contact our Customer Care Department at 1.800.441.3456.

CREDIT BUREAU REPORTING

The Fair and Accurate Credit Transaction Act of 2003 requires us to notify you that we may report information about the account to credit bureaus. Late payments, missed payments or other defaults on the account may be reflected on the responsible person(s) credit report.

INSURANCE INFORMATION

Mortgagee Clause: The hazard/homeowner's policy(s) must reflect our name as:

Union Home Mortgage Corp., ISAOA/ATIMA

P.O. Box 7115

Troy, MI 48007-7115

Please provide the loan number to the agent for timely payment of future billings.

Coverage: Homeowners coverage should be equal to 100% replacement cost or guaranteed replacement cost.

Renewals: At the time of renewal or if changing insurance companies, please direct any evidence of insurance coverage through one of the following methods:

- Website: <https://expressinsuranceinfo.com/3078792>
- Fax: 1.248.781.9500
- Mail: Union Home Mortgage Corp., ISAOA/ATIMA, P.O. Box 7115, Troy, MI 48007-7115.

Failure to provide proof of continuous coverage will result in us obtaining insurance coverage on the home and charging the premium to the loan. This coverage may be different and more expensive than available through the standard insurance market.

Flood Insurance: Coverage is required on properties located in a Special Flood Hazard Area. The coverage must be equal to the replacement cost or the maximum available from NFIP (National Flood Insurance Program). Investor requirements may vary.

Damaged Property: In the event of damage to the home, notify the insurance agent. After a claim is filed, call us to guide you through the process.

REAL ESTATE TAX INFORMATION

Property Tax Bills: If the property is located in a tax district that will only release the tax bill to the homeowner, it is the homeowner's responsibility to forward the tax bill to us for payment. This also applies to corrections or additional assessment tax bills. Send immediately to:

Union Home Mortgage Corp.
Attn: Tax Department
5942 Renaissance Place
Toledo, OH 43623

Any penalties or fees assessed due to a delay in forwarding these statements will be charged to the loan.

Exemptions: Remember to file for any homestead exemptions that are applicable to the tax district. Please send a copy of any property tax status change immediately. Only the homeowner may file for this tax exemption.

Tax Sale Notices: Advise us immediately of any notice of Tax/Lien Sale. Failure to do so may result in loss of the property. The homeowner is still responsible for repayment of the contract

PERSONAL CONTACT INFORMATION

Please provide your personal contact information below

Customer Name: _____

Additional Customer: _____

Address: _____

Seasonal: Yes No Start Date: _____ Stop Date: _____

Home Phone: Other: _____ Home Phone: _____

Email Address: _____ Seasonal: _____

Please be sure to check the box on the reverse side when completing this form.