

DIGITAL FEDERAL CREDIT UNION
P.O. Box 9130
Marlborough, MA 01752-9130
800.328.8797 | dcu@dcu.org | www.dcu.org

Mortgage Statement
Statement Date: 12/01/23

Account Number:	2300001753
Payment Due Date:	01/01/24
Amount Due:	\$3,099.68

If payment is received after 01/16/24, a late fee of \$154.98 will be charged.

IMPORTANT MESSAGES

Partial payments that you may 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.

SUNIL C NAGUMALLA
162 ATHERTON DR
EXTON PA 19341

CURRENT LOAN INFORMATION	
Property Address:	207 NORTH CALDWELL CIRCLE DOWNINGTOWN PA 19335
Principal Balance	\$451,168.21
Escrow Balance	\$0.00
PrePayment Penalty	\$0.00
Interest Rate	5.250%

EXPLANATION OF AMOUNT DUE	
Principal	\$1,125.82
Interest	\$1,973.86
Escrow	\$0.00
Regular Monthly Payment	\$3,099.68
Total Fees & Charges	\$0.00
Past Due Payments	\$0.00
TOTAL AMOUNT DUE	\$3,099.68

PAST PAYMENTS BREAKDOWN		
	Paid Last Month	Paid Year To Date
Principal	\$1,120.92	\$8,831.79
Interest	\$1,978.76	\$17,090.37
Escrow	\$0.00	\$0.00
Fees	\$0.00	-\$882.40
Late Charges	\$0.00	\$0.00
Partial Payment(Unapplied)	\$0.00	\$0.00
TOTAL	\$3,099.68	\$25,039.76

TRANSACTION ACTIVITY SINCE 11/01/23			
Date	Description	Charges	Payments
12/01/23	Mortgage Payment		\$3,099.68

Please detach at perforation and return bottom portion with payment

Due Date:	01/01/24	Account Number:	2300001753
Amount Due:	\$3,099.68	Account Name(s):	SUNIL C NAGUMALLA
If payment is received after:	11.16	01/16/24	
The payment will be:	\$3,254.66		
Which includes a late fee of:	\$154.98		



Make check or money order payable to:



DIGITAL FEDERAL CREDIT UNION
P.O. Box 9130
Marlborough, MA 01752-9130

Total Amount Paid: \$ _____
Additional to Principal: \$ _____
Total Amount Sent: \$ _____

Payment Option

Digital Federal Credit Union provides you the following options for making your loan payments:

- Online banking: dcu.org
- ACH, Scheduled or Automatic Transfers (see dcu.org for details)
- In Person at any DCU Branch
- Over the phone* at 1.800.328.8797
- Mail: P.O. Box 9130, Marlborough MA 01752
**If coming from another institution, a \$10.00 fee may apply for this service*

Online Services

Digital Federal Union (DCU) offers a variety of services through online banking to help you better manage your mortgage loans including:

- Payments
- Electronic Statements
- Tax Forms

Payment Information

- Additional Amount: Please designate how you want additional funds to be applied; we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied per the terms of your mortgage loan documents.
- Payments must reach DCU by the due date. Your payment is credited on the day it is received at our payment center, not the day it is postmarked. Payments made at a DCU branch prior to the change of the business day will be credited the same day.
- If you are in bankruptcy or received a bankruptcy discharge of debt, this communication is not an attempt to collect a debt against you personally, but for informational purposes only.
- Notice of Negative Information: We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

Homeowners Insurance / Property Tax Information

Insurance Requirements: The terms of your loan require that you maintain homeowner's insurance coverage not less than the replacement value of your property. We suggest that you consult your insurance company to determine these coverage amounts:

- Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA
- Policy Information: To protect our mutual interest, the mortgage clause of your policy must include the following:
Digital Federal Credit Union
ISAOA / ATIMA
P.O. Box 25007
Fort Worth, TX 76124
- Damaged Property: In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 800.328.8797 so that we may guide you through this process.
- Loans with Tax Escrow: If your property taxes are paid from an escrow account with us and you receive a bill, it is not necessary to forward a copy of same. DCU will obtain the information electronically. It is not necessary to forward paid tax receipts on non-escrow accounts. For property related tax questions please call 800.328.8797.

Important DCU Mortgage Contact Information

Payments:
Digital Federal Credit Union
220 Donald Lynch Blvd.
Marlborough, MA 01752

Correspondence and Overnight
Mailing Address:
Digital Federal Credit Union
220 Donald Lynch Blvd.
Marlborough, MA 01752

Fax Numbers:
Payoff Requests: 866.947.1289
All Other Mortgage Inquiries: 508.804.3696

Mortgage Counseling and Assistance

If you would like counseling or assistance, you can find a list of counselors in your area on the US Department of Housing and Urban Development website at www.hud.gov, the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgagehelp/ or call 800.569.4287.

Consumer Complaints and Inquiries

You can direct any complaints and inquiries to DCU by referencing the Contact Us section on the first page of this statement. You have the right to file complaints about DCU with your state banking department.