



**Amount Due**

Due Date: 01/01/24  
**Total Amount Due: \$2,998.95**

*The following late charges may apply if your payment is not received by the date below.*

Late Charge After: 01/16/24  
 Late Charge Amount: \$114.66

**Explanation of Amount Due**

Principal: \$386.52  
 Interest: \$1,906.76  
 Escrow: \$705.67  
**Regular Payment Due: \$2,998.95**

Total Fees and Charges: \$0.00  
 Past Due Payment(s): \$0.00  
**Total Amount Due: \$2,998.95**

**Loan Information**

Property Address: 4830 BROOMFIELD WAY  
 LAKE ORION, MI 48359  
 Loan Number: 202301573  
 Principal Balance: \$381,351.94  
 Escrow Balance: \$649.73  
 Unpaid Late Fees: \$0.00  
 Interest Rate (until 09/01/28): 6.00000%  
 Maturity Date: 09/01/53  
 Prepayment Penalty: No

**Past Payment Breakdown**

	<b>Paid Last Month</b>	<b>Paid Year to Date</b>
Principal:	\$384.60	\$1,148.06
Interest:	\$1,908.68	\$6,423.46
Escrow:	\$705.67	\$2,117.01
Unapplied: (Partial Payment)	\$0.00	\$0.00
Fees:	\$0.00	\$0.00
<b>Total:</b>	<b>\$2,998.95</b>	<b>\$9,688.53</b>

**For more information, contact us:**

@ Email: [servicing@msgcu.org](mailto:servicing@msgcu.org)

☎ Phone: 866.674.2848, ext. 606

✉ **Payments:** 40400 Garfield Rd., Clinton Twp., MI 48038  
**Correspondence:** 4555 Investment Dr., Troy, MI 48098

👤 **Payment Options:** For information about our various payment options, please see the back of this statement or visit [msgcu.org/pay-your-loan](http://msgcu.org/pay-your-loan).

**Important Messages:**

If enrolled in automatic payment, your payment will continue as scheduled and you may disregard the payment coupon below.

Your recent mortgage transactions can be found on the back of this page.

**Partial payments** will not be applied until the full payment due is received. When you pay the balance of a partial payment, the funds will then be applied to your mortgage.

**If you are experiencing financial difficulty**, information about mortgage counseling or assistance can be found on the back of this statement.



**MICHIGAN**  
 Schools & Government  
 CREDIT UNION

40400 Garfield Road, Clinton Township, MI 48038

**PAYMENT COUPON**

Include this coupon with your payment, made payable to MSGCU.

Loan Number: **202301573**  
 Due Date: 01/01/24  
**Total Amount Due: \$2,998.95**

ABHINAI MANNEM  
 4830 BROOMFIELD WAY  
 LAKE ORION MI 48359

Regular Payment: \$ \_\_\_\_\_  
 Late Charge (if applicable): \$ \_\_\_\_\_  
 Additional Principal: \$ \_\_\_\_\_  
**Total Enclosed: \$ \_\_\_\_\_**



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Clinton Township, MI 48038

### Transaction Activity (11/17/23 - 12/16/23)

Date	Description	Disbursements	Charges	Payments
12/02/23	Payment Received Due Date 12/01/23			\$2,998.95
12/05/23	Disbursement Enact Mortgage Insurance Corporation	\$-156.19		
12/13/23	Disbursement Orion Township - Treasurer	\$-2,193.96		