



801 John Barrow Road, STE 1
Little Rock, AR 72205

Forwarding Service Requested

26098918
CHAKRADHAR KALIVARAPU
2770 PORT BOW LN
CUMMING GA 30041-2522

Loan Number	6043053470
Payment Due Date	01/01/2024
Amount Due:	\$1,755.12
<i>If payment is not received by 01/16/2024, a late fee of \$67.52 will be charged, unless on an active workout plan (See below).</i>	

Contact Information
By Phone: 800-366-2132
By Email: MYMORTGAGE@ARVEST.COM

Account Information	
Property	2770 PORT BOW LANE
Address:	CUMMING, GA 30041
Outstanding Principal	\$316,197.94
Escrow Balance	\$1,478.50
Interest Rate	2.750%
Prepayment Penalty	No
Total Deferred Amount	\$0.00
If you are experiencing financial difficulty: See back for information about mortgage counseling or assistance.	

Explanation of Amount Due	
Principal	\$625.83
Interest	\$724.62
Escrow	\$404.67
Additional Amount	\$0.00
Regular Monthly Payment	\$1,755.12
Fees Charged Since Last Statement	\$0.00
Outstanding Fees from Previous Statements	\$0.00
Past Due Payment(s)	\$0.00
Total Late Charges and Fees	\$0.00
Total Amount Due	\$1,755.12
Suspense*	\$0.00

Past Payments Breakdown		
	Paid Previous Billing Period	Paid Year to Date
Principal	\$624.40	\$7,399.28
Interest	\$726.05	\$8,806.12
Escrow (Taxes and/or Insurance)	\$404.67	\$4,952.14
Fees	\$0.00	\$0.00
Suspense*	\$0.00	\$0.00
Total Payment	\$1,755.12	\$21,157.54

mymortgage.arvest.com

View your mortgage, sign up for online statements, view and manage payments and more!

Special Messages

This is not a bill. This statement is for informational purposes only. Please do not send us a payment at this time. Your loan payment will be automatically debited from your checking or savings account as agreed. Your loan is given conditional credit subject to the availability of funds from your checking or savings account.

Transaction Activity (11/02/23 - 12/01/23)						
Date	Description	Principal	Interest	Escrow	Fees	Suspense & Other
11/16/2023	MORTGAGE INSURANCE	\$0.00	\$0.00	-\$77.19	\$0.00	\$0.00
12/01/2023	PAYMENT	\$624.40	\$726.05	\$404.67	\$0.00	\$0.00

Customer(s): CHAKRADHAR KALIVARAPU

Loan Number	Scheduled Due Date	Payment Amount	Past Due Amount	Total Amount Due
6043053470	01/01/2024	\$1,755.12	\$0.00	\$1,755.12

** See the back for payment processing cutoff times.

**If Received After Cutoff On	Please Pay
01/16/2024	\$1,822.64

Additional Principal	\$.
Additional Escrow	\$.
Additional Fees	\$.
Total Amount Enclosed	\$.



Arvest Bank

We may report information about your account to credit bureaus. Your credit report will generally contain information about late payments, missed payments, or other defaults on your account.

Should you believe your account to be in error, or if you wish to receive information regarding your account, you may submit your inquiry to:

Arvest Bank - Complaint
P.O. Box 395
Little Rock, AR 72203

Arvest Bank – Credit Reporting
P.O. Box 799
Lowell, AR 72745

Bankruptcy Notice

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Have Questions? Need Mailing Addresses?

At Arvest Bank customer service is our top priority. If you have general questions about your loan, please call our Customer Service Department toll free at (800) 366-2132 or write to us at the Customer Care inquiry address or email address noted below. Se Habla Español (Calls received by our Customer Care Department may be monitored for training purposes).

Please use the addresses below for other payment or correspondence needs:

Physical Address:

Arvest Bank
801 John Barrow Rd Little Rock, AR 72205

Customer Care:

Arvest Bank
801 John Barrow Rd Little Rock, AR 72205
Fax: (501) 716-5763
Email: mymortgage@arvest.com

Hazard Claims:

Attn: Hazard Claims Arvest Bank
P.O. Box 399
Lowell, AR 72745
Fax: (501)716-5494

Changes to Contact Information

If you need to change your name, phone number, or mailing address please contact us via email at mymortgage@arvest.com or call us at (800)366-2132

Housing Counselor Information - If you would like counseling or assistance, you may contact the following:

U.S - Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to:
<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call **(800) 569-4287** or **TDD (800) 877-8339**

Servicemember Civil Relief Act Notice

Servicemembers on “active duty” or “active service”, their spouse or their dependent of such a servicemember may be eligible for certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 3901-4043) (SCRA). Please contact us immediately to request relief and/or receive further information regarding SCRA protections.

Important Information About Mailed Payments

To ensure timely processing of your mailed payment, it is important that you follow the criteria listed below. Payments that are received at P.O. Box 661005, Dallas, TX 75266 Monday - Friday by 6:00 AM CT will be processed the date of receipt. Not following the criteria given may cause delays in the processing of your payment that could result in late fees or negative reporting on your credit.

- Send your payment in the windowed return envelope provided with your billing statement.
- Include a signed check or money order with your Loan number written on it.
- Include the Coupon/Payment Stub provided with your billing statement.
- Postdated checks will not be held, they will be processed the day of receipt.
- Please do not send cash, as this could delay processing of your payment.
- Please do not send other correspondence with your payment, as this could delay processing of your payment.

Payment Methods:

Web Payments: mymortgage.arvest.com

Monday-Friday, daily payment cutoff time 8:00 PM CT

Phone Payments: (800) 366-2132

Monday-Friday, daily payment cutoff time 8:00 PM CT

The amount shown on page one is not your payoff amount. Please contact us at (800)366-2132 to request a full payoff quote prior to sending payoff funds.

Overnight Payments/Payoffs:

Arvest Bank
Attn: Cash Management 801
John Barrow Rd Little Rock,
AR 72205

Wiring Instructions:

Monday-Friday, daily wire cutoff time 4:00 PM CT

Bank Name: Arvest Bank
Routing #: 082900872
Account Name: Arvest Bank
Account #: 50019588
Attn: Arvest Bank – Mortgage
Reference: Customer Name & Loan #