



1 Corporate Drive
Suite 360
Lake Zurich, IL 60047-8945

MORTGAGE STATEMENT
Statement Date: 12/01/2023

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UMA MAHESWARA RAO GANGUMALLA
1450 OLYMPIC DR
MILPITAS, CA 95035-6516

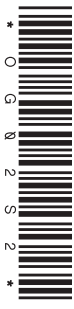


Property Address:	1450 OLYMPIC DR MILPITAS CA 95035
Account Number	1477280539
Payment Due Date	01/01/2024
Amount Due	\$4,592.72

If payment is received after 01/16/2024, a \$229.64 late fee will be charged.

Account Information	
Outstanding Principal Balance	\$1,052,885.22
Current Escrow Account Balance	\$0.00
Maturity Date	April 2051
Interest Rate (Until Apr 2031)	2.750%
Prepayment Penalty	No

Contact Us	
1-888-908-8933	
Explanation of Amount Due	
Principal	\$2,179.86
Interest	\$2,412.86
Escrow (for Taxes and Insurance)	\$0.00
Regular Monthly Payment	\$4,592.72
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$4,592.72



Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Transaction Activity (11/2/2023 to 12/01/2023)				
Date	Description	Charges	Payments	Escrow Activity
12/01	Payment - Thank you	\$0.00	\$4,592.72	\$0.00

Past Payments Breakdown		
Description	Paid Last Period	Paid Year to Date
Principal	\$2,174.87	\$25,772.78
Interest	\$2,417.85	\$29,339.86
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$4,592.72	\$55,112.64

IMPORTANT MESSAGES:
* **Partial payments:** Any partial payments that you 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.
For a list of HUD approved Housing Counseling Agencies, go to www.hud.gov or call HUD toll free at 1-800-569-4287.
NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: 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, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN.
PLEASE SEE REVERSE FOR ADDITIONAL IMPORTANT NOTIFICATIONS.

Please note: If you have enrolled in our automatic payment service, your payment will process as scheduled pursuant to the terms of your signed Authorization Form. This statement is provided for informational purposes pursuant to regulatory requirements established by the CFPB.

Your 1098 interest statement for 2023 will be included with your next monthly statement or mailed separately in January. Your 1098 statement will also be available online by the end of January. Please keep in mind that we cannot reproduce and/or duplicate 1098 statements until after February 16, 2024.

UMA MAHESWARA RAO GANGUMALLA
1450 OLYMPIC DR
MILPITAS, CA 95035 - 6516

PAYMENT COUPON

*Return This Portion
With Your Payment*



Loan Number: 1477280539
Next Payment Due: 01/01/2024

Amount Due	
Due By 01/01/2024:	\$4,592.72
<i>If payment is received after 01/16/2024, a \$229.64 late fee will be charged.</i>	
Please designate how you want us to apply any additional funds.	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

CHECK HERE IF YOUR ADDRESS INFORMATION HAS CHANGED AND COMPLETE FORM ON REVERSE SIDE.

Make Check Payable To:
The Golden 1 Credit Union

The Golden 1 Credit Union
P.O. Box 7168
Pasadena CA 91109-7168



147728053904822360459272130101243

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IMPORTANT INFORMATION

Payments: Detach your payment coupon and mail with your check or money order in the envelope provided. Do not delay payments while waiting for additional or corrected billing statements. Please write your loan number on your check or money order and mail to the Payment Processing Center listed on the front of this statement.

Automatic Payment Drafting: For information about automatically deducting your mortgage payment from your checking or statement savings account at no charge, please contact our Member Service Department toll-free at 1-888-908-8933.

Late Charges To avoid any late charges, please schedule the mailing of your payment to arrive no later than the specified due date. Payments received after the grace period may incur a late charge; please refer to your note for your grace period.

Additional Amounts: Please ensure your remittance is for the exact amount due shown on the coupon. If you wish to make additional payments to your principal or escrow, please indicate the amounts in the area specified on the coupon. If you do not specify, any additional funds will be applied to your principal balance and/or any outstanding fees.

Payoff Amounts: None of the amounts in this statement are payoff amounts. Only certified funds in the form of a Certified Cashier's Check or Wire will be accepted for payoffs; all other payments will be returned. Payoff funds will not be accepted through bill payment services, websites, ACH drafts, or by telephone. To obtain a Payoff Statement, please contact Member Service at 1-888-908-8933 or fax the request to 1-847-574-7659. Interest and any applicable fees or charges will continue to accrue if certified funds are not received by the date in the Payoff Statement.

Telephone Payments: Some payments can be made by telephone. When permitted by applicable law, a fee may apply for this service in the amount of \$9.50 when using the automated system, or \$11.50 when speaking with a live representative. Payments can be submitted by mail or online for no additional fee, and other free payment options may also be available. To make a telephone payment or obtain information about free payment options, please contact us at 1-888-917-8931.

Inquiries: General inquiries should be mailed separately from your mortgage payment to our correspondence address. Be sure to include your loan number and telephone number, including area code, on all inquiries. **RESPA Notices of Error and Requests for Information must be sent only to the address indicated below, including the specific Attention line noted.**

Correspondence

Mail Stop 1290
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Payoff/Overnight Payments

Mail Stop 1270
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

**RESPA Notice of Error/
Request for Information**

Attention: Mail Stop NOE 1290
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Member Service Department

1-888-908-8933
TDD: 1-866-352-3684
Fax: 1-847-574-7659
Monday - Friday
6:00 am - 6:00 pm PST

**Telephone / Fax Numbers and Hours
Collection Department**

1-888-917-8931
TDD: 1-866-352-7564
Monday - Friday
8:00 am - 5:00 pm PST

Website Address

www.golden1.com

Hazard Insurance Reminders: It is your responsibility to maintain proper and sufficient hazard insurance coverage. Hazard insurance includes Fire and Extended Coverage, and where required, Flood Insurance. To protect our mutual interest in the mortgaged property, we will require evidence of proper insurance. Absent this evidence, we are required to force place coverage (not including your equity) on your behalf and charge your mortgage account. You will be given prior notice before coverage is placed. Periodically, please consult your insurance agent to ensure that your policy adequately meets your needs. Please forward all insurance policies and bills that you receive to Hazard Insurance Department, PO Box 961292, Fort Worth, TX 76161-0292 or fax to 855-640-4865.

Property Tax Reminders: It is your responsibility to file for any tax exemptions. Should you receive a delinquent, adjusted or corrected tax bill, please forward it directly to Tax Department, Mail Stop 1170, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945. Supplemental bills are often issued in addition to yearly real estate tax bills and are your responsibility. They are not collected through an escrow account.

Credit Reporting: 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 believe any information we have reported or may report to a credit bureau about your loan is inaccurate, please notify us at the following address: Credit Information Department, Attention: Mail Stop NOE 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945.

ADDITIONAL NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED: THIS MORTGAGE STATEMENT INCLUDES INFORMATION REQUIRED UNDER THE CONSUMER FINANCIAL PROTECTION BUREAU REGULATIONS. IF THE FIRST NOTICE OR FILING HAS BEEN MADE, THIS IS NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR THE DISCHARGED OBLIGATION BUT INSTEAD REFLECTS THE CREDITOR'S RIGHTS TO ENFORCE THE SECURITY INTEREST IN THE PROPERTY. **LATE CHARGES:** LATE CHARGES DO NOT APPLY TO DISCHARGED OBLIGATIONS AND WILL NOT BE COLLECTED FROM DEBTORS WITH OBLIGATIONS THAT ARE SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE.

CHANGE OF ADDRESS OR PHONE NUMBER

Address Change

Phone Number Change

Loan Number

Date

Borrower's Name

Co-Borrower's Name

Street Address

City/State/Zip

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Home Phone

()

Business Phone

Borrower's Signature

Co-Borrower's Signature