



**Mortgage Statement**

Statement Date 12/15/23  
Member Number 6219723-45

Payment Due Date 01/01/24  
Amount Due **\$2,648.02**  
*If payment is received after 01/16/24, \$132.40 late fee will be charged.*

**Property Information**

883 LARKSPUR COURT

**Account Information**

Outstanding Principal \$442,283.30  
Interest Rate (Until 07/01/2028) 5.6250%  
Prepayment Penalty No

UMA MAHESWARA RAO GANGUMALLA  
883 LARKSPUR CT  
BRENTWOOD CA 94513

Customer Service: 800-358-8228 ext. 1203 mortgageservicing@patelco.org

**Past Payments Breakdown**

|                                 | Paid Last Month   | Paid YTD           |
|---------------------------------|-------------------|--------------------|
| Principal                       | \$572.14          | \$17,716.70        |
| Interest                        | \$2,075.88        | \$12,649.11        |
| Escrow (Taxes and/or Insurance) | \$0.00            | \$0.00             |
| Fees                            | \$0.00            | \$0.00             |
| Partial Payment (Unapplied)*    | \$0.00            | \$0.00             |
| <b>Total</b>                    | <b>\$2,648.02</b> | <b>\$30,365.81</b> |

\*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.

**Explanation of Amount Due**

|                                    |                   |
|------------------------------------|-------------------|
| Principal                          | \$574.82          |
| Interest                           | \$2,073.20        |
| Escrow (Taxes and/or Insurance)    | \$0.00            |
| <b>Regular Payment</b>             | <b>\$2,648.02</b> |
| Current Fees and Charges           | \$0.00            |
| Overdue Payments, Fees and Charges | \$0.00            |
| <b>Total Amount Due</b>            | <b>\$2,648.02</b> |

**Mortgage Payments cannot be paid ahead more than 3 months.**

**Transaction Activity (11/16/23 - 12/15/23)**

| Date  | Description         | Principal | Interest | Charges | Payments |
|-------|---------------------|-----------|----------|---------|----------|
| 12/01 | Loan Payment Credit | 572.14    | 2,075.88 | 0.00    | 2,648.02 |

Detach and return this portion with your payment.



Statement Date 12/15/23  
Member Number 6219723-45

**Amount Due**  
Due By 01/01/24 **\$2,648.02**  
*\$132.40 late fee will be charged after 01/16/24*

|                              |           |
|------------------------------|-----------|
| Additional Principal         | \$        |
| Additional Escrow            | \$        |
| <b>Total Amount Enclosed</b> | <b>\$</b> |

Patelco Credit Union  
PO Box 2227  
Merced CA 95344-0227

*Make check payable to Patelco Credit Union*

**CUSTOMER SERVICE & BILLING INQUIRIES**

For questions regarding Payoffs, Annual Escrow Analysis, Taxes, Payments, Reconveyances, Auto Equity, Modifications or anything else mortgage-related, contact the Home Loan Servicing Department at [mortgageservicing@patelco.org](mailto:mortgageservicing@patelco.org) or 800.358.8228 x1203.

**PAYMENTS**

**Online:** Set up your own automatic payments via online banking – log in at [patelco.org](http://patelco.org) and select the **TRANSFERS** widget.  
**By Mail:** Please mail all mortgage payments to **Patelco Credit Union, PO Box 2227, Merced, CA 95344-9901**. Payments must be accompanied by the account number or payment billing statement coupon. All payments received by mail prior to 5pm PT will be posted the same day. Only checks or money orders should be sent by mail.  
**By Phone:** To make a phone payment at no cost, simply call 800.358.8228, select option 2 and then option 4.  
**Visit a Branch:** Visit one of our branches ([patelco.org/locations](http://patelco.org/locations)). We only accept US dollars as payment in our branches. Payments made in person will be processed by close of business according to branch hours.

**INSURANCE**

Send insurance bills and policies to **Patelco Credit Union, PO Box 1707, Carmel, IN 46082** or fax a copy to **800.713.0260**. For assistance, please contact the insurance service center at **800.523.6404**. You may also update your Homeowner’s Insurance or Flood Insurance information online at [myinsuranceinfo.com](http://myinsuranceinfo.com) — use reference ID number **7100**.

**ERRORS OR QUESTIONS**

IN CASE OF ERRORS, QUESTIONS OR FOR INFORMATION REQUESTS ABOUT YOUR STATEMENT OR GENERAL LOAN INQUIRIES, contact us by phone, email or mail at:

- **800.358.8228 x1203**
- **Patelco Credit Union, ATTN: Home Loan Servicing, 3 Park Place, Dublin CA 94568**
- **[mortgageservicing@patelco.org](mailto:mortgageservicing@patelco.org)**

Upon receipt of a written request, we will provide a response within 5 business days. If your written request **requires research greater than 5 business days, we will acknowledge your request and will continue to research your inquiry**. We will provide a completed response within 30 days or less.

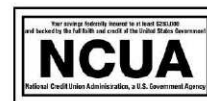
**NEGATIVE CREDIT REPORT DISCLOSURE**

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.

**BANKRUPTCY ADVISEMENT**

If your original loan obligation has been discharged in bankruptcy proceedings, or is currently subject to a bankruptcy automatic stay, this account statement should not be construed as an attempt to collect a debt or impose personal liability for such obligation. This account statement is submitted in order for Patelco Credit Union to satisfy notification requirements mandated by law, and is for informational purposes only. Any payments you make on the referenced loan should be made solely to preserve your rights in the property given to secure your loan. If you have questions or concerns, please consult your bankruptcy attorney.

For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp) or the Department of Housing and Urban Development at [www.hud.gov/offices/hsg/sfh/hcc/hcs.com](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.com) or by calling 800.569.4287.



**CHANGE OF ADDRESS**

|  |
|--|
| New Address                                  |
| City   |
| State <span style="float: right;">Zip</span> |
| Home Phone                                   |
| Mobile Phone                                 |
| Signature                                    |