



Mortgage Statement

Customer Service 1-800-234-6002
Monday - Friday 8 am to 8 pm ET
citizensbank.com

Statement Date: January 4, 2024

MOHAN REDDY NANGA
MOUNIKA CHINTHAPENTA
8265 SCENIC RIDGE WAY
BALL GROUND GA 30107

Loan Number	8107088521
Property Address	8265 Scenic Ridge Way Ball Ground GA 30107
Payment Due Date	February 1, 2024
Amount Due	\$4,613.45
If payment is received after February 16, 2024, a \$194.38 late fee will be charged.	

Account Information	
Outstanding Principal *	\$603,036.11
Interest Rate	6.62500%
Escrow Balance	\$3,625.98
Prepayment Penalty	No

* The Outstanding Principal is not the amount required to pay off your loan in full.

Explanation of Amount Due	
Principal	\$558.43
Interest	\$3,329.26
Escrow (Taxes and Insurance)	\$725.76
Optional Insurance	\$0.00
Buydown Amount	\$0.00
Regular Monthly Payment	\$4,613.45
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$0.00
Total Amount Due	\$4,613.45

Past Payments Breakdown		
	Paid Since Last Statement	Paid Year to Date
Principal	\$853.72	\$853.72
Interest	\$3,333.97	\$3,333.97
Escrow (Taxes and Insurance)	\$725.76	\$725.76
Fees	\$0.00	\$0.00
Total	\$4,913.45	\$4,913.45

Transaction Activity Since Last Statement								
Transaction Description	Posted Date	Effective Date	Amount	Principal	Interest	Escrow	Optional Insurance	Fees/ Other
Mtg Ins Disb	12/12/23		\$121.43	\$0.00	\$0.00	-\$121.43	\$0.00	\$0.00
Payment Due (01/01/24)	01/02/24	12/31/23	\$4,613.45	\$553.72	\$3,333.97	\$725.76	\$0.00	\$0.00
Principal Pmt	01/02/24		\$300.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00

Please see reverse for important information about your account



Check here and see reverse for address correction.

MOHAN REDDY NANGA
MOUNIKA CHINTHAPENTA
8265 SCENIC RIDGE WAY
BALL GROUND, GA 30107



CITIZENS
PO BOX 42111
PROVIDENCE RI 02940-2111

Amount Due	
Loan Number: 8107088521	
Due By February 1, 2024	\$4,613.45
\$194.38 late fee will be charged after February 16, 2024	
Additional Payment: If you're paying more than the amount due, specify how you'd like the extra amount applied to your loan.	
Principal:	_____
Escrow:	_____
Late Charges:	_____
Other Fees (Include Fee Name):	_____
Total Amount Enclosed:	\$

Please write your loan number on your check. Make check payable to Citizens.

If your loan is past due and you would like to reinstate or pay off your loan, call us at 800-234-6002 to ensure that you have the most current reinstatement or payoff amount. If your loan is in foreclosure, there may be additional fees and costs due to a pending legal action.

Reading Your Statement

Your **Statement Date** is the last day for all activity shown on the statement. Any activity after this date will be shown on the next statement.

The **Transaction Activity** section shows any transactions that have credited or debited your account since your last statement.

Important Information

IMPORTANT BANKRUPTCY INFORMATION

If you are subject to a pending bankruptcy proceeding, or if you have received a discharge, this statement is for information purposes only. It is to advise you of the status of the loan and is not an attempt to collect a debt.

IMPORTANT NOTICE TO SERVICEMEMBER AND THEIR DEPENDENTS

If you are a servicemember who is, or recently was, on "active duty" or "active service," or a dependent of such a servicemember, you may be entitled to certain legal rights and protections, including protection from foreclosure or eviction, pursuant to the Servicemembers Civil Relief Act, as amended (the SCRA) and possibly, certain similar state statutes. If you believe you may be entitled to rights and protections under SCRA, contact us at:

Office of the Chairman
Military Assistance Team
One Citizens Bank Way
JCA150
Johnston, RI 02919
Phone: 1-800-234-6002

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Making Your Payments

PAYMENT OPTIONS

Automatic loan payments: You can schedule a one-time electronic payment or recurring payments to be automatically withdrawn from your account at **no cost to you**. You can save time, postage and the worry that your payment will be delayed or lost in the mail. For additional information, visit our website, go to our mobile app, or call us at 800-234-6002.

Online banking payments: If you're using an online bill pay service, send your payments to Citizens, P.O. Box 2800, Glen Allen, VA 23058-2800.

Payments by phone: You can transfer funds electronically from a designated deposit account and apply to your loan the day it's due or for a date in the future. Call 800-234-6002 for details. You'll need your bank's routing information and your checking account number (located at the bottom of your check), in addition to your loan number and Social Security Number.

Payments by mail: You can mail us a check with the coupon on the statement in the enclosed envelope. Be sure to allow enough time for delivery. Make your check payable to Citizens and include your loan number. Don't send cash or coins.

Additional Funds: You can send a payment to be applied directly to principal, escrow, late charges or other fees. If you send us more than your regular payment amount due, use the space provided on the coupon to indicate how you want those funds applied. Additional funds received, if not specified, will be applied first to outstanding fees then to your principal. Additional principal payments may be made only if your loan is current.

PAYMENT INFORMATION

Partial Payments: We don't accept partial payments except for prearranged agreements that allow them.

Payments: All payments received are subject to verification and collection. If a payment made in connection with this loan is not honored by the financial institution on which it's drawn, a return item charge will be assessed.

Correspondence: Do not send correspondence with your payment. Send all correspondence to: Citizens, Attn: Customer Service, P.O. Box 6260, Glen Allen, VA 23058-6260.

LATE CHARGES

Payments received after the due date are considered late. Late charges will be charged according to the terms of your note and/or security instrument. We recommend you use the mailing envelope and coupon provided and allow sufficient time for payments to reach us. We assume no responsibility for mailing time.

PAYMENT PROBLEMS

If you're having trouble making your mortgage payments, contact us right away for help at citizensbank.com/mortgageassistance. You can also call us at 800-456-8855, Monday through Friday from 8 a.m. to 8 p.m. ET to discuss your options. The Department of Housing and Urban Development (HUD) offers homeownership counseling at no charge. To find counseling agencies or programs in your area, call 800-569-4287, TTY 800-877-8339 or visit hud.gov/findacounselor or consumerfinance.gov/find-a-housing-counselor/.

Contact Us

The address below must be used to notify us of a possible error, request information, dispute credit reporting or opt out of bankruptcy statements, and can be used to file a complaint.

**Citizens
Attn: Customer Service
P.O. Box 6260
Glen Allen, VA 23058-6260**

If you have questions, give us a call at 800-234-6002.

Mailing Addresses

Overnight Mail:
Citizens
10561 Telegraph Road
Glen Allen, VA 23059-4577

For Payments without a Coupon:
Citizens
Attn: Payment Processing
P.O. Box 2800
Glen Allen, VA 23058-2800

Insurance Department:
Citizens Bank, N.A.
P.O. Box 202060
Florence, SC 29502-2060

Tax Department:
Citizens
P.O. Box 9242
Coppell, TX 75019-9279

Tax and Insurance Information

TAXES

If you have an escrow account for payment of your real estate taxes, we'll receive the tax bills. You can keep the paper copies of annual, semi-annual or quarterly bills for your reference. If you receive an additional assessment, supplemental, interim or corrected tax bill, be sure to send it to us right away by fax or mail so we can pay it. Those bills are mailed directly to the homeowner and not provided to us.

Citizens
P.O. Box 9242
Coppell, TX 75019-9279
Phone: 1-866-202-8354
Fax: 1-817-826-1697

If we don't escrow for payment of your taxes, you're responsible to pay them directly to your taxing authority. Failure to pay these taxes in a timely manner may result in tax advances, increased payments, liens or tax sales.

INSURANCE

Your security instrument requires that you maintain fire and extended coverage for at least the amount of the outstanding loan balance or replacement cost value of your property. As a homeowner, it's important to protect your investment. You should consult with your agent, broker, or insurance carrier to determine the replacement value of your property and discuss available coverage. Please make sure the mortgagee clause on your policy reads as follows:

Mortgagee Clause: Citizens Bank, N.A.
ISAOAATIMA
P.O. Box 202060
Florence, SC 29502-2060
Phone: 1-866-826-4904
Fax: 1-843-413-2008

PMI INSURANCE

If you're escrowed for Private Mortgage Insurance, you may be eligible to cancel your insurance based on meeting certain requirements. To be considered for cancellation of the Private Mortgage Insurance on your loan, send your request in writing to Citizens, P.O. Box 6260, Glen Allen, VA 23058-6260. Once we receive your request, we'll send you specific cancellation guidelines.

FOR NEW YORK LOANS ONLY: You may file complaints and obtain further information about the servicer by contacting the New York State Department of Financial Services Consumer Assistance Unit at 1-800-342-3736 or by visiting www.dfs.ny.gov. This servicer is not registered with the New York Superintendent of Financial Services. Citizens Bank uses third party providers in connection with the servicing of your loan and remains responsible for all actions taken by such providers.

IF YOU'RE VISUALLY IMPAIRED, YOU MAY REQUEST YOUR STATEMENT IN AN ALTERNATIVE, REASONABLY ACCOMMODATABLE FORMAT SELECTED BY US. PLEASE CONTACT US AT 800.234.6002 TO MAKE SUCH A REQUEST.

Citizens is a brand name of Citizens Bank, N.A.

04CCO129201

Has Your Address or Telephone Number Changed?

You can make your changes online or complete and mail this form with your payment

Loan Number _____

Mailing Address _____

City _____ State _____ Zip _____

Home Phone (_____) _____

Business Phone (_____) _____

Business Phone (_____) _____

Email Address _____

Email Address _____

Name (Please Print) _____

Name (Please Print) _____

Borrower Signature _____

Co-Borrower Signature _____