



Serviced by Specialized Loan Servicing LLC
6200 S. QUEBEC ST., STE. 300
GREENWOOD VILLAGE, CO 80111



SAI CHAND NAGANDLA
10716 WELLS BRANCH RD
FRISCO, TX 750352640

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To obtain information about your account, contact us at:
<https://FirstBank.servicingloans.com> or 1-855-354-3471: M – F,
6:00 AM until 6:00 PM MT. We accept calls from relay services. We
provide translation services for individuals who indicate a language
preference other than English. Se habla español.

Mortgage Statement
Statement Date: 12/01/23

Account Number	1028996184
Payment Due Date	01/01/24
Total Amount Due	\$2,532.81
<i>If payment is received after 01/16/24, \$82.77 late fee will be charged.</i>	

Property Address:
13812 MONTPELIER STREET
MANOR, TX 786534407



Account Information	
Outstanding Principal	\$383,218.03
Escrow Balance	\$10,365.31
Unapplied/Suspense	\$0.00
Deferred Principal	\$0.00
Deferred Interest	\$0.00
Other Deferred Amounts	\$0.00
Interest Rate	2.87500%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$737.29
Interest	\$918.13
Escrow (for Taxes and Insurance)	\$877.39
Regular Monthly Payment	\$2,532.81
Total New Fees Charged	\$0.00
Past Due Amounts	\$0.00
Unapplied/Suspense	(\$0.00)
TOTAL AMOUNT DUE	\$2,532.81

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$735.53	\$8,711.25
Interest	\$919.89	\$11,153.79
Escrow (Taxes and Insurance)	\$877.39	\$10,518.32
Fees/Charges/Optional Product	\$0.00	\$0.00
Unapplied/Suspense	\$0.00	\$0.00
Total	\$2,532.81	\$30,383.36

Important Messages
If your account has been approved for a forbearance plan, your payment is not due until the end of that plan. If your account includes a Buydown agreement, the difference in the Regular Monthly Payment Amount and Total Amount Due reflects credit of amounts available pursuant to the agreement.
You are currently due for the 01/01/24 payment.
Housing Counselor Information: If you would like counseling or assistance, you can 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://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 1-800-569-4287.

Transaction Activity (11/02/23 to 12/01/23)								
Effective Date	Description	Total	Interest	Principal	Escrow (for Taxes and Insurance)	Optional Product	Fees/ Charges	Unapplied/ Suspense*
11/02/23	Private Mortgage Insurance Disbursement	83.13	0.00	0.00	83.13	0.00	0.00	0.00
12/01/23	Mortgage Payment	2532.81	919.89	735.53	877.39	0.00	0.00	0.00

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND DISCLOSURES.

003CDP006F

MONTHLY PAYMENT NOTICE

FirstBank c/o SLS
PO BOX 636007
LITTLETON, CO 80163-6007

Make checks payable to: FirstBank c/o SLS
 Check if your address has changed and fill out form on reverse side, signature required.

LOAN NUMBER: 1028996184
DATE: 12/01/23

13812 MONTPELIER STREET
MANOR, TX 786534407

This statement reflects amounts automatically debited from your designated accounts via our Automated Payment Program. This is not a bill. It is to be used for informational purposes. Your next scheduled draft date is 01/01/24.

Payment Due Date 01/01/24
Total Amount Due \$2,532.81

When sending more than the amount due, complete the following:

TOTAL AMOUNT ENCLOSED

Additional Principal \$ _____
Additional Escrow \$ _____



FIRSTBANK
PO BOX 60535
CITY OF INDUSTRY, CA 91716-0535

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How to Contact Us (We provide translation services for individuals who indicates a language preference other than English. Se habla español.)			
All Loan Payments:	FirstBank c/o Specialized Loan Servicing P.O. Box 60535 City of Industry, CA 91716-0535	Notices of Error and Requests for Information/ Direct Disputes:	P.O. Box 630147 Littleton, CO 80163-0147
Overnight Payment /Mail:	FirstBank c/o Specialized Loan Servicing 6200 S. Quebec St., Ste 300 Greenwood Village, CO 80111	General Inquiries & Payoffs:	P.O. Box 636005 Littleton, CO 80163-6005 General Fax: 1-720-241-7218 Payoff Fax: 1-720-241-7537 Online/Email: https://FirstBank.servicingloans.com
Wire Transfer Payments:	MoneyGram Payments: FirstBank c/o Specialized Loan Servicing Receive Code: 6114 Western Union Payments: FirstBank c/o Specialized Loan Servicing Code City: PAYSL5 State: CO	Insurance Information:	Insurance Department P.O. Box 4500 Springfield, OH 45501 Phone: 1-800-441-4145 www.MyCoverageInfo.com PIN Number mci2453
Tax Information:	Tax Department 3001 Hackberry Rd Irving, TX 75063 Phone: 1-866-801-1373 Fax: 1-817-826-0460	Insurance Loss Claims Information:	Specialized Loan Servicing LLC P.O. Box 6501 Springfield, OH 45501 Phone: 1-888-528-0454 Fax: 1-678-459-9746 www.InsuranceClaimCheck.com

Payment Options and Notices	
Regular payment instructions	Payments received at our location on a business day prior to 5:00 p.m. ET and in proper form will be effective dated as of the date of receipt. • AVOID DELAYS IN PAYMENT PROCESSING: • Always mail the payment in proper form. Proper form includes submitting your payment with the attached coupon, in the window envelope provided, and writing your account number on the check. Failure to do any of these steps may delay the posting of the payment. • Do Not Send Cash Do not send correspondence with your payment. Send all correspondence to the applicable address listed above. In the event that you do not receive your monthly billing statement, PLEASE DO NOT DELAY PAYMENT. Write your account number on the check and mail it to the payment address listed above. Payments must be sent in proper form to avoid a delay in processing.
Important information for customers paying by check	When you pay your bill by check, you authorize us to electronically process your payment. If your check is processed electronically, your checking account may be debited on the same day we receive the check and it will not be returned with your checking account statement. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item. Note: The information on this Statement is subject to reversal of previous payments made that may not be honored by your bank.
Payment options	Official Payments automated service allows you to make your payment conveniently with one of our Customer Care associates, the automated service system, or via our website. Official Payments may charge a convenience fee for their services. Please contact FirstBank from 6:00 a.m. until 6:00 p.m. MT, Monday through Friday, or by going to our website https://FirstBank.servicingloans.com . Payments sent via certified mail or overnight must be sent to the overnight address above. Failure to do so may result in a delay in posting.
Loan payoffs & reinstatement quotes	The information on the front of this statement cannot be used for payoff purposes. All requests for payoff information may be made by calling our Customer Care toll free at 1-855-354-3471, by faxing your request to 1-720-241-7537, or by mailing your request to the address listed above. Please be advised that there may be a fee for preparation and delivery of a payoff statement, which may vary according to state law. All requests must accompany the customer's authorization. Please allow 5 business days for processing, unless otherwise indicated by applicable law. The information on the front of this statement cannot be used for reinstatement of the loan. All requests for a reinstatement quote may be made by calling 1-855-354-3471, by faxing your request to 1-720-241-7537, or by mailing your request to the address above.

Important Information and Legal Disclosures	
If you live in TX	COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov .
Escrow, Tax	We perform an annual escrow analysis, which may result in a payment adjustment. Your monthly home loan payment may include an amount to be deposited into an escrow or impound account from which we pay the insurance and/or taxes. We may review this account during the first 12 months to ensure that our monthly payment to this account is appropriate. If we are maintaining an account on your behalf, please carefully read the information listed below. TAX INFORMATION: Please immediately forward any property tax bill sent to you to the Tax Department at the address listed above, so that you can avoid penalties incurred by late tax payments.
Insurance	The terms of your mortgage loan require that you maintain insurance coverage on the property. If you do not provide evidence of insurance, we may have to place coverage with an agent of our choice to protect our security interest. Any insurance correspondence should be forwarded immediately to the Insurance Department at the address listed above. If you wish to make a mid-term insurance policy substitution, you are responsible for canceling the previous policy and paying the new carrier. You must send the Insurance Department a copy of the cancellation notice for the prior policy, a copy of the new policy with the appropriate mortgagee clause and a paid receipt for the first year's premium. We encourage you to contact your insurance company immediately to verify that your policy reflects us as your new loan servicer.
Credit Reporting	As required by law, we may provide information to credit bureaus about an insolvency, delinquency, late payment or default on your account and this may be included on your credit report. You have a right to dispute the accuracy of information that we have reported by writing to us at the designated "Error Resolution and Requests for Information/Direct Disputes" address listed below.
Error Resolution and Requests for Information/Direct Disputes	Borrowers have certain rights under Federal law related to resolving errors and requesting information about their account. You may learn more about your rights by contacting us at 1-855-354-3471 or you may visit our website at https://FirstBank.servicingloans.com to find additional information about our error resolution procedures and requests for information. Notices of Error and Requests for Information/Direct Disputes must be sent to P.O. Box 630147, Littleton, CO 80163-0147.
Fee Disclosure	Information regarding fees that may be charged for certain services is available on our website at https://FirstBank.servicingloans.com or by calling our Customer Care toll free at 1-855-354-3471.
SCRA Notice	If you are a servicemember or person eligible for protection under the Servicemembers Civil Relief Act (SCRA), your loan may not incur fees, and we will not move for foreclosure as long as you are protected by SCRA. If you believe you may be eligible for SCRA protection, please contact us at 1-855-354-3471.

WE PROVIDE TRANSLATION SERVICES FOR INDIVIDUALS WHO INDICATE A LANGUAGE PREFERENCE OTHER THAN ENGLISH. SE HABLE ESPAÑOL.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.

Change of Address	
Check the appropriate box:	<input type="checkbox"/> Change of Mailing Address <input type="checkbox"/> Change of Telephone Number
Borrower's Name:	_____
Borrower's New Street Address:	_____
City, State, Zip/Postal Code:	_____
Borrower's Telephone Number: Home: (_____) _____	Work: (_____) _____
Loan Number: _____	Signature Required: _____