

Shankar Gudipalli

Statement Date	March 5, 2024
Borrower	Shankar Gudipalli
Loan Number	3507537284
Payment Due Date	April 1, 2024
Amount Due	\$3,435.83

If payment is received after April 16, 2024, a late fee of \$77.39 will be charged.

Mortgage Billing Statement


March 5, 2024 is the closing day for all activities shown on the statement. Any payment activity after March 5, 2024 will be shown on the next statement. Visit www.valon.com for the most up-to-date information.

AutoPay On

Explanation of Amount Due


Principal	\$1,524.50
Interest	\$410.36
Escrow (Taxes and/or Insurance)	\$1,500.97
Regular Monthly Payment	\$3,435.83
Fees and Charges	\$0.00
Amount Due	\$3,435.83

You are all set!

 Your next payment draft date: April 1, 2024
Your Amount Due payment has already been paid or scheduled

For more information on your account, managing AutoPay, or setting up paperless notifications, visit www.valon.com.

Account Information

Account Status	 Current
Property Address	1320 Devonshire Rd Buffalo Grove, IL 60089-1128
Outstanding Principal Balance	\$231,734.19
Interest Rate	2.125%
Prepayment Penalty	None
Escrow Balance	\$8,403.15

Past Payments Breakdown

Allocated to	Since Last Statement	Year to Date
Principal	\$1,921.10	\$5,753.11
Interest	\$413.76	\$1,251.47
Escrow	\$1,500.97	\$4,145.99
Fees	\$0.00	\$0.00
Total	\$3,835.83	\$11,150.57

Statement Activity for February 6, 2024 - March 5, 2024

Date	Description	Principal	Interest	Escrow	Fees Paid	Unapplied	Fees Charged	Total
03/01/24	Payment (AutoPay)	\$1,921.10	\$413.76	\$1,500.97	\$0.00	\$0.00	\$0.00	\$3,835.83

Important Information

Financial Difficulty

If you are experiencing financial difficulty, you can reach out to Valon or contact a U.S. Department of Housing and Urban Development (HUD)-approved counselor. For a list of homeownership counselors or counseling organizations in

your area, visit www.hud.gov/findacounselor or call 800-569-4287. Additional assistance may be available from your state, territory, or tribe through the Homeowner Assistance Fund. For more information, visit <https://www.ncsha.org/homeowner-assistance-fund>.

Notice to Servicemembers 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, please contact us at support@valon.com.

Payment Disclaimer

Additional principal payments may be made only if your loan is current. All payments received are accepted and deposited conditionally, subject to verification and collection. If a payment made in connection with this loan is not honored by the financial institution on which it is drawn, a return item charge may be assessed.

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.

Partial Payments

Any partial payments are not applied to your mortgage until a full month's installment has been received. Partial payments are held in a separate suspense account and appear in the Unapplied Balance line item on the first page. If there are any funds currently in your Unapplied Balance, you can reach out to let us know how you'd like those funds applied. If we don't hear from you within 30 days, we'll apply these funds to principal if your loan is current.

Legal Notices

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

If you are in an active bankruptcy case, you are protected by the automatic stay and the information contained in this notice is not an attempt to collect a debt from you. If you received a discharge in a bankruptcy, any payments made by you, on the loan, are voluntary. After a bankruptcy discharge impacting the loan, any interest is limited to the property only, and not you personally. The information contained in this communication is not an attempt to revive personal liability on a discharged debt or to collect a debt from you personally.

Notice of Error

If you believe that anything on this statement is incorrect, please let us know by writing to the Notice of Error address. Include name and loan number information.

Valon Contact Information

Customer Support

Email: support@valon.com | Toll-free number: 855-218-3690 | Hours: Monday – Friday, 9AM – 8PM ET

Payment Options and Instructions

Payments of \$10,000.00 or more

🕒 14 business days

Payments of \$10,000.00 or more must be made using a certified or cashier's check. Send these payments to the 'Payment via checks greater than \$10,000.00' mailing address you can find in the Valon Contact Information section.

Pay Online (Recommended)

🕒 Same Business Day

Visit www.valon.com and log in or register to make your payment.

If a payment is applied or scheduled to be automatically debited from your account after business hours (8PM ET), on a weekend, or on a federal holiday, Valon will process the payment on the next business day (9AM ET).

Pay by Phone

🕒 Same Business Day

Call 855-218-3690 to make a payment through the phone.

If a payment is scheduled to be automatically debited from your account on a weekend or federal holiday, Valon will process the payment on the next business day.

Electronic BillPay

🕒 2-3 business days if electronic / 14 business days if check

Valon will appear under the name of "VALON MORTGAGE, INC." on your bank's BillPay platform. Once you have selected Valon, please enter: "Account Number: 3507537284" and "Zip Code (if applicable): 75266-0043." If you are prompted to enter Valon's physical address, use our Payment via BillPay address below.

Pay by Mail

🕒 14 Business Days

Make your check payable to "Valon Mortgage, Inc." and use the detachable billing coupon and envelope we've provided. The coupon will speed up check processing. You must use the detachable coupon to allocate additional principal or escrow. Check payments of \$10,000.00 or more must be made using certified or cashier's checks and will not be accepted at the general payment processing address (urgent payments should be paid online or sent by check to the overnight address).

Checks received by 4PM CT will be deposited the next business day. Checks received afterwards may be deposited two business days later. Please mail the check to the correct address with the detachable billing coupon. Valon cannot guarantee prompt processing if these instructions are not met.

When you provide a check as payment, you authorize us either to use information from the check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

Mailing Addresses

Payment via regular mail checks or BillPay:

Valon Mortgage, Inc.
PO Box 660043
Dallas, TX 75266-0043

Payment via overnight checks:

Deluxe
ATTN: Valon Mortgage, Inc.
0043
3000 Kellway Dr Ste 120
Carrollton, TX 75006

Payment via checks greater than \$10,000.00:

Valon Mortgage, Inc.
ATTN: Cashiering
14647 S 50th St Ste A-150
Phoenix, AZ 85044

Request for Information or Notice of Error:

Valon Mortgage, Inc.
9450 SW Gemini Dr PMB
28754
Beaverton, OR 97008

Cut along the dotted line, and include this with your check payment.
Allow 14 days for postal delivery. Only checks will be accepted.



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Valon Mortgage, Inc.
PO Box 660043
Dallas, TX 75266-0043

Additional Principal \$ _____
Additional Escrow \$ _____
Total Amount \$ _____

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