

U.S. BANK 0984
CEDAR MILL
PO BOX 4493
PORTLAND OR 97208-4493

Account Summary		Jan. 26, 2024
Account Number:	0000-3001-315-257	
End of Draw Date:	Jan. 15, 2032	
Maturity Date:	Jan. 15, 2052	
Approved Credit Line:	\$100,000.00	
Principal Balance*:	\$28,709.98	
Available Credit:	\$71,290.02	
Total Minimum Amt. Due:	\$309.58	
Payment Due Date:	Feb. 15, 2024	
<small>If you do not pay the Total Minimum Amount by the Payment Date, you may be subject to late charges which will appear on your next statement. * The Principal Balance is not the final payoff amount. Contact 24-Hour Banking at 1-800-USBANKS for payoff amount.</small>		



000054325 02 SP 106481950089620 E
AURODEEPTA PATTNAYAK
3221 NW BANFF DR
PORTLAND OR 97229-8226

IMPORTANT MESSAGES

If you are facing challenges making your mortgage payment, we are here to help. Please call us at 888-287-7817 to discuss assistance options. If you have already requested assistance, please call 800.USBANKS (800.872.2657) for the latest status of your account. To find a HUD-certified counseling organization in your area who can provide assistance, as well as possible translation or other language services, contact HUD at 800.569.4287 or visit their website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

- *****
- ❖ Pay your account and view balance details with the U.S. Bank mobile app.
- ❖ Scan this code with your phone's camera to download the U.S. Bank Mobile app.
- *****



Making a payment? Visit www.usbank.com. Paying by Phone? call 800.USBANKS (800.872.2657).

Interest paid in 2023 \$2,593.06

The interest and taxes paid amounts on the statement is provided only as a courtesy. If your account qualifies for 1098 reporting you should have received an official 1098 form in January. Year-end interest adjustments could result in a variance in the amount shown above and the actual amount on the 1098. The amount listed above should only be considered an estimate of interest and taxes paid.

Your payment will satisfy the current minimum payment amount due. If you would like to make an additional principal payment or have other questions about your account, call the number listed below.

Payments received before 5:00 p.m. Central Time at our Payment Processing Center will be applied to your account effective the same business day. Payments received after the cutoff time, or on weekends or legal holidays, will be applied to your account the next business day.

How Your Payment is Applied

Statement Continues on Next Page



Equal Housing Lender



IMPORTANT MESSAGES (Continued)

The statement date or closing date of the billing cycle is January 26, 2024. Payments received after that date will satisfy any minimum amounts due as disclosed on the last page of this statement. Any additional payment you make prior to the next billing cycle will first be applied to any outstanding fees and charges, if applicable, and next to principal balance(s). Payments received and noted as principal only, will be applied as a principal only payment. Please note that additional payments you make prior to receiving your statement may not satisfy your next payment due. If you have questions, call 800-USBANKS (872.2657).

If you were eligible for and chose the Interest Only payment option for your U.S. Bank Home Equity Line of Credit, the minimum monthly payment amount will not reduce the principal balance owed. At the time your line of credit reaches the End of Draw Date, the minimum monthly payment amount due will increase to include both principal and interest in order to pay off the balance owed by the Maturity Date. The increase in the new monthly payment amount may be substantial compared to the Interest Only amount.

After a payment has been made, we reserve the right to withhold available advances in the amount of the principal portion of the payment up to 7 business days from the date we receive the payment. Any credit available before the payment is received will continue to be available for advances during this time.

Accounts with automatic withdrawal: The amount being withdrawn from your checking account may be less than the amount required to bring your account current. Your automatic withdrawal will be cancelled if your payment has been returned due to insufficient funds for 3 consecutive payments. A payment returned due to this reason may be assessed a fee which will be reflected on your Monthly Billing Statement. You can manage your automatic payments online at usbank.com.

Statement Continues on Next Page



Equal Housing Lender



📞 TO CONTACT U.S. BANK

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, please write to us at U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us toll free at 800.USBANKS (872.2657), but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Our Complaint Process: Please submit any mortgage loan foreclosure or foreclosure alternative process related complaint to: U.S. Bank, Attention: Customer Advocacy, P.O. Box 211259, Eagan, MN 55121; or you may contact us directly Monday through Friday 8:00 am - 5:00 pm CST at 855-211-4872. Your submission should include the name of each borrower and the loan number.

Consumer Report Disputes

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: CBDH Management, P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address, and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

Notice to Borrowers who entered into a Forbearance Plan

This statement does not reflect the total forbearance deferred balance on the account. For balance information, please contact us at 855.698.7627.

PAYMENT SUMMARY: DEC 27, 2023 THROUGH JAN 26, 2024

Payment Summary	<u>Date</u>	<u>Transaction Description</u>	<u>Principal</u>	<u>Interest</u>	<u>Other</u>
	01/15/24	\$309.58 Automatic Payment Fixed Rate Option 1	\$113.25 -	\$196.33 -	

Statement Continues on Next Page



Equal Housing Lender



VARIABLE RATE LINE: CURRENT RATE: 9.9000 % AS OF JAN 26, 2024

Maturity Date	January 15, 2052	Current Principal Balance	\$0.00		
Transaction Summary	<u>Date</u>	<u>Transaction Description</u>	<u>Principal</u>	<u>Interest</u>	<u>Other</u>
	12/27/23	Beginning Balance	\$0.00		
	01/26/24	Platinum Package Customer - Annual Fee Waiver			
	01/26/24	Ending Balance	\$0.00		

FINANCE CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Finance Charge Summary	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Number of Days	Finance Charge
	9.900%	0.02706%	\$0.00	31	\$0.00

Balance Subject to Interest Rate means the average daily balance used to calculate the Finance Charge. We compute your Finance Charge by applying the Daily Periodic Rate to your ending daily balance. To get the ending balance, we take the beginning daily balance, then add any new advances and subtract any payments or credits posted that day. To verify the Finance Charge for this statement, multiply each of the disclosed Average Daily Balances by the number of days the applicable Daily Periodic Rate was in effect, then multiply each of these results by the applicable Daily Periodic Rate and add these totals together. When using the calculation, the Finance Charge may be slightly lesser or greater than stated due to rounding. The Daily Periodic Rate may vary if this is a variable rate account.

FIXED RATE OPTION 1: RATE: 8.0000 %

Date Opened	March 21, 2023	Current Principal Balance	\$28,709.98		
Maturity Date	March 15, 2038				
Transaction Summary	<u>Date</u>	<u>Transaction Description</u>	<u>Principal</u>	<u>Interest</u>	<u>Other</u>
	01/15/24	\$309.58 Automatic Payment	\$113.25 -	\$196.33 -	

Statement Continues on Next Page



Equal Housing Lender



FINANCE CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Finance Charge Summary	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Number of Days	Finance Charge
	8.000%	0.02187%	\$28,779.39	31	\$195.09

Balance Subject to Interest Rate means the average daily balance used to calculate the Finance Charge. We compute your Finance Charge by applying the Daily Periodic Rate to your ending daily balance. To get the ending balance, we take the beginning daily balance, then add any new advances and subtract any payments or credits posted that day. To verify the Finance Charge for this statement, multiply each of the disclosed Average Daily Balances by the number of days the applicable Daily Periodic Rate was in effect, then multiply each of these results by the applicable Daily Periodic Rate and add these totals together. When using the calculation, the Finance Charge may be slightly lesser or greater than stated due to rounding. The Daily Periodic Rate may vary if this is a variable rate account.

CURRENT MINIMUM AMOUNT DUE

Amount Due Summary **Payment Due Date** Feb. 15, 2024

VARIABLE RATE LINE:

Principal Due	\$0.00	
Interest Due	\$0.00	
Total Due VARIABLE RATE LINE:		\$0.00

FIXED RATE OPTION 1:

Principal Due	\$114.49	
Interest Due	\$195.09	
Total Due FIXED RATE OPTION 1:		\$309.58

Total Minimum Amount Due **\$309.58**

End of Statement



Equal Housing Lender



