



6444 Monroe St., Ste 6  
 SYLVANIA, OH 43560

# LOAN STATEMENT

Statement Date: 05/16/2019

SAMPLE BORROWER  
 1234 TEST ST  
 SOMEWHERE, OH 44136

Spring is in the air and the housing market is in full bloom! Are you or someone you know searching for a new place to call home? If so, please give me a call! I'd love to help you and your referrals get into the home of your dreams. Don't wait to spring into action, contact me today!

Wholesale Broker Company  
 111-222-3333

Want paperless statements? Our convenient system automatically debits your monthly payments from your checking or savings account. Visit [www.myUHMmortgage.com](http://www.myUHMmortgage.com) and complete the Automatic Payment (ACH) Authorization or contact customer service.

LOAN INFORMATION	
Account Number:	000000000
Payment Due Date:	06/01/2019
<b>Amount Due</b>	<b>\$741.45</b>
<i>If payment is received after 06/16/2019 a late fee will be charged in the amount of \$28.66.</i>	

**Contact Information:**  
 800-441-3456  
[uhmservicing@unionhomemortgage.com](mailto:uhmservicing@unionhomemortgage.com)  
[www.myuhmmortgage.com](http://www.myuhmmortgage.com)

Account Information	
Outstanding Principal	\$200,000.59
Principal Forbearance	\$0.00
Escrow Balance	\$-528.00
Interest Rate	4.875%
Prepayment Penalty	No
Maturity Date	03/01/2049

## LOAN ACTIVITY

Past Payments Breakdown	Paid Last Stmt Cycle	Paid Year to Date
Principal	\$0.00	\$275.41
Interest	\$0.00	\$879.40
Escrow (for Taxes & Insurance)	\$0.00	\$336.64
Buydown/Subsidized Funds	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Optional Items	\$0.00	\$0.00
Partial Payments (Unapplied)	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$1,491.45</b>

Explanation of Amount Due	
Principal	\$134.28
Interest	\$438.85
Escrow (for Taxes & Insurance)	\$168.32
<b>Regular Monthly Payment</b>	<b>\$741.45</b>
Unapplied Funds	\$0.00
Forbearance Funds	\$0.00
Buydown/Subsidized Funds	\$0.00
Total Fees and Charges	\$0.00
Overdue payment	\$0.00
<b>Total Amount Due</b>	<b>\$741.45</b>

Transaction Activity		04/30/2019 through 05/16/2019	
Date	Description	Charges	Payments
04/30/2019	PRIVATE MORTGAGE INSURANCE		\$-31.59

Detach and return the bottom portion with payment. Retain the top portion.

Check here for changes of address or phone. Write changes below.

TEST BORROWER  
 1234 TEST ST  
 SOMEWHERE, OH 44136

LOAN NUMBER: 000000000

AMOUNT DUE	
<b>Due By 06/01/2019:</b>	<b>\$741.45</b>

Additional Principal	\$
Additional Escrow	\$
Late Charge	\$
Fees	\$
<b>Total Amount Enclosed</b>	<b>\$</b>

Union Home Mortgage Corporation  
 P.O. BOX 1203  
 SYLVANIA, OH 43560

## PARTIAL PAYMENTS

Any partial payments that you make that are not applied to your mortgage, are held in a separate suspense account. When additional partial payments are received, they will be combined with funds held in your suspense account and will be applied to your mortgage once they are sufficient to pay a scheduled monthly payment on your mortgage.

## LOSS MITIGATION OPTIONS

If you are experiencing difficulties in making your payments, call us today to learn more about your Loss Mitigation options at 800-441-3456.

If you need help, the following options may be possible:

- Refinance your loan with us or another lender
- Modify your term with us
- Payment forbearance temporarily gives you more time to pay your monthly payments
- If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative for foreclosure, you may need to sell your home and use the proceeds to pay off your current loan.

For help exploring your options, the Federal government provides contact information for housing counselors. You can search for a counselor near you at:

- <http://www.consumerfinance.gov/mortgagehelp>
- <http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm> (HUD website)
- HUD's toll-free telephone number (800)569-4287

## NOTICE OF ERROR (NOE) OR REQUEST FOR INFORMATION (RFI)

Notice of Error (NOE) or Request for Information (RFI) – If you believe there is an error (Notice of Error) or if you need additional information (Request for Information) relating to the servicing of your mortgage loan, you must send a written Notice of Error or Request for Information to the following address:

Union Home Mortgage Corporation PO Box 642 Sylvania, OH 43560.

## OTHER IMPORTANT INFORMATION

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.

This document is an attempt to collect a debt, and any information obtained will be used for that purpose.

If you are under the protection of the automatic stay through the bankruptcy court or this debt has been discharged, this notice is provided pursuant to statutory and/or contractual requirements and is not a communication in an attempt to collect a debt or to recover all or any portion of the debt from the person(s) entitled to bankruptcy protection.

Amount to bring loan current may change prior to "due by" date because the amounts listed in "total fees and charges" and "overdue payment" reflect amounts as of the statement date.

NSF fees will be levied according to state law