

# YOUR MORTGAGE COMPANY

Return Mail Operations  
PO Box 12345  
Any Town, USA 12345-0000

## Quarterly Mortgage Statement

Statement Date 03/10/09  
Payment Due Date 04/01/09  
Loan Number 01234567890

2

### 1 Customer Service

Online  
yourmortgagecompany.com

Telephone  
(866) 012-3456

Fax  
(866) 012-0123

Payments  
PO Box 01234  
Big City, USA 01234

Correspondence  
PO Box 56789  
Any Town, USA 56789



01234567 1 AT 1.123 012345678/001234 012 01 ABCDEFG 012

JOE HOMEOWNER  
1234 MAIN STREET  
SMALLTOWN USA 00000-1234



### Summary

Payment (Principal and/or Interest, Escrow)	\$1,033.50
Optional Product(s)	\$0.00
<b>Current Monthly Payment</b>	<b>\$1,033.50</b>
Overdue Payments	\$0.000
Unpaid Late Charge(s)	\$0.00
Other Charges	\$0.00
<b>TOTAL PAYMENT</b>	<b>\$1,033.50</b>

5

### Property Address

1234 MAIN STREET  
SMALLTOWN USA 00000-1234

**Unpaid Principal Balance** \$128,022.58  
*(Contact Customer Service for you payoff balance)*

**Interest Rate** 5.875%

**Interest Paid Year-to-Date** \$1,893.80

**Taxes Paid Year-to-Date** \$ .50

**Escrow Balance** \$910.87

3

4

### Activity Since Your Last Statement

6

7

8

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
03/01	PAYMENT	\$1,033.50	\$293.18	\$629.03	\$111.29		
02/01	PAYMENT	\$1,033.50	\$290.94	\$631.27	\$111.29		
01/01	PAYMENT	\$1,033.50	\$288.70	\$633.50	\$111.29		

## Understanding Your Mortgage Statement

- 1 Mortgage Company Contact Information** – name, address, and phone number of the mortgage company. Some statements will also identify the loan officer that originated the loan along with their contact information.
- 2 Loan Number** – shows the account number for your loan.
- 3 Interest Rate** – the amount charged for the use of borrowing money for your mortgage, expressed as a percentage of the principal.
- 4 Taxes Paid/ Escrow Balance** – shows how much property tax has been paid by the lender for the year and how much money is remaining in the escrow account. An escrow account provides the lender with the funds – included in each monthly payment – needed for such expenses as property taxes, homeowners insurance, mortgage insurance, etc.
- 5 Total Monthly Payment** – displays total amount due for each specific line item. The total monthly payment generally includes payments for: principal, interest, taxes, and insurance. In some cases, the borrower may decide not to escrow the taxes and insurance and pay them separately from the mortgage payment.
- 6 Principal Payment** – displays dollar amount of principal included in the monthly payment. Principal is the amount of money owed on the loan, not including interest.
- 7 Interest Payment** – displays dollar amount of interest included in the monthly payment. Interest is a fee charged for the use of borrowing money for the mortgage.
- 8 Escrow** – displays dollar amount sent to escrow account in the monthly payment, if the borrower decides to have the mortgage company set aside an escrow.