



MORTGAGE

PHH Mortgage Services | PO BOX 24738
West Palm Beach FL 33416

SANJEEV CHITKARA
9070 CROCKETT DR
LANTANA, TX 76226

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-800-449-8767
Email us: CustomerCare@mortgagefamily.com
Fax: 1-856-917-8300

Your monthly mortgage statement dated: August 12, 2024

Account Information	
Property Address	1521 GOLF CLUB DR LANTANA, TX 76226
Outstanding Balance (not payoff amount)	\$161,575.52
Current Interest Rate	3.1250 %
Prepayment Penalty	No
Escrow Balance	\$0.00
Suspense Balance	\$0.00
Maturity Date	11/1/2035

Past Payments Breakdown		
	Paid Since Last Statement	Paid Year to Date
Principal	\$997.71	\$7,909.51
Interest	\$423.37	\$3,459.13
Escrow (Taxes and/or Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,421.08	\$11,368.64

Loan number: 8018866536
Payment Due Date: 9/1/2024
Amount Due: \$1,421.08
If payment is received after 9/16/2024, a \$71.04 late fee may be charged.

Explanation of Amount Due	
Principal	\$1,000.31
Interest	\$420.77
Escrow (Taxes and/or Insurance)	\$0.00
Optional Products/Other	\$0.00
Regular Monthly Payment	\$1,421.08
Total New Fees and Charges	\$0.00
Outstanding Unpaid Late Charges, Returned	
Item Charges, Shortages and Other Fees	\$0.00
Assessed Expenses	\$0.00
Past Due Payment(s)	\$0.00
Total Amount Due	\$1,421.08

Important Messages	
The account is presently due for the 9/1/2024 payment.	
Your last full payment was applied to the payment due 08/01/2024.	
*Partial Payments: If the account is presently past due, any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.	
Please note that this is not the payoff quote and any amount less than the payoff quote will be returned. Please contact us for payoff quote.	

Transaction Activity									
Posted Date	Received/Credited Date	Description	Principal (\$)	Interest (\$)	Escrow (\$)	Late Charges, Shortages & Fees (\$)	Suspense & Other (\$)	Optional Products (\$)	Total (\$)
08/01	08/01	Payment	\$997.71	\$423.37	\$0.00	\$0.00	\$0.00	\$0.00	\$1,421.08

Important Information

You are eligible for a cash-out refinance. A mortgage refinance is a great way to access cash to consolidate debt or cover large expenses. Or looking for your next home and want a PHH Pre-Approval for a smooth homebuying experience? Call a PHH loan officer at 855-233-9535 to review all your options today.

1 of 2

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan Number : 8018866536
SANJEEV CHITKARA

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Regular Monthly Payment	\$1,421.08
Total New Fees and Charges	\$0.00
Outstanding Unpaid Late Charges, Returned	
Item Charges, Shortages and Other Fees	\$0.00
Assessed Expenses	\$0.00
Past Due Payments	\$0.00
Total Amount Due	\$1,421.08

If you're paying more than the amount due, please tell us where you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.



PHH Mortgage Services
PO BOX 94087
PALATINE IL 60094-4087

Extra Principal	\$ _____
Extra escrow	\$ _____
Unpaid late charges	\$ _____
Other (specify) _____	\$ _____
Total check enclosed	\$ _____

This statement reflects amounts automatically debited from your designated account via our Direct Debit Program. This is not a bill. It is to be used for informational purposes only.

For your information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

Pay by phone or web:

You can make your payment by phone at 1-800-449-8767 or visit the website shown on the front of this statement to make a One-Time payment. You may also make one time additional principal payments as long as your account is current. Payments made before 9 PM ET Monday through Friday (excluding holidays) will be processed and applied to the account the same day the payment is made; the payment will be effective the day it was made. Payments made after 9 PM ET Monday through Friday, on weekends, and on holidays will be processed and applied to the account the next business day, the payment will still be effective the day it was made. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment. You can also make a one-time additional principal payment by mailing a check to:

Payment Processing
P.O. Box 371458
Pittsburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services
Attention: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner/fire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

Contact information for general insurance

Mailing address:
PHH Mortgage Services
Attention: Insurance Department
P.O. Box 5954
Springfield, OH 45501-5954

Phone: 1-888-882-1855
Fax: 1-937-525-4210

For insurance updates, visit www.mycoverageinfo.com/mortgagefamily or send via email to MortgageFamily@MyCoverageinfo.com.

Contact information for property damage and loss draft checks

Mailing address:
PHH Mortgage Services
Attention: Loss Draft Department
P.O. Box 7459
Springfield, OH 45501-7459

Phone: 1-888-882-1855

Requests for information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services
P.O.Box 24695
West Palm Beach, FL 33416

Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00	Returned Payment Fee	\$0 - \$25.00
Paying by Phone or Web	\$0 - \$17.50	Lien Release	\$0 - \$15.00
Wire Fee	\$0 - \$25.00	Certified Mail Fee	\$0 - \$15.00
Payoff Quote	\$0 - \$30.00		

Commercial Loans are not subject to the above listed fees, commercial fees are assessed in accordance with applicable statutes, regulations, and as agreed upon by the interested parties.

Information about Mortgage Counseling or Assistance If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. Additional educational resources are available at Fannie Mae's Know Your Options website, <https://www.fanniemae.com/>.

Additional payment assistance options are also available by contacting PHH Mortgage Services.

State Disclosures

Texas Property Owners: 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 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 to the aforementioned address, telephone through their toll-free consumer hotline listed, or email at smlinfo@sml.texas.gov.