



+ 0866905 000185216 09RP03 0945229 001

SANJEEV CHITKARA
MONA CHITKARA
9070 CROCKETT DR
LANTANA TX 76226-7373



Loan Number:	2011904618
Payment Due Date:	09/01/2024
Amount Due:	\$1,519.78
If payment is not received by 09/16/2024 , a late fee of \$15.00 will be charged.	

Pay online at www.roundpointmortgage.com

877-426-8805 | ServicingHelp@RoundPointMortgage.com



**To sign up for Paperless Statements,
scan the QR code!**

Property Address:
9070 CROCKETT DR
LANTANA, TX 76226

YOUR ACCOUNT INFORMATION		YOUR PAST PAYMENT BREAKDOWN†		EXPLANATION OF AMOUNT DUE‡		
Loan Due Date:	09/01/2024		LAST	YTD	Principal:	\$1,367.90
Outstanding Principal:	\$63,394.41	Principal:	\$1,364.63	\$10,826.15	Interest:	\$151.88
Deferred Principal:	\$0.00	Interest:	\$155.15	\$1,332.09	Escrow (Taxes and Insurance):	\$0.00
Interest Rate:	2.875%	Escrow (Taxes & Insurance):	\$0.00	\$0.00	Additional Monthly Amounts**:	\$0.00
Prepayment Penalty:	No	Additional Monthly Amounts:	\$0.00	\$0.00	Regular Monthly Payment:	\$1,519.78
Escrow Balance:	\$0.00	Charges and Fees:	\$0.00	\$0.00	Unpaid Late Charges:	\$0.00
		Partial Payment (Unapplied)*:	\$0.00	\$0.00	Charges and Fees**:	\$0.00
		Total:	\$1,519.78	\$12,158.24	Past Due Payment(s):	\$0.00
					Suspense Balance:	-\$0.00
		<i>*Important Information About Partial Payments†</i>			Amount Due*:	\$1,519.78
		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.			*Amount may not reflect payments received after statement was generated	
					**See back	
		<i>†Important Information about Temporary Loss Mitigation Payment Plans</i>				
		Please note: if you have agreed to a temporary loss mitigation payment plan, your payments are applied to the account according to the terms of the Note, not the terms of the temporary loss mitigation payment plan.				

YOUR TRANSACTION ACTIVITY BETWEEN 07/04/2024 AND 08/06/2024

Date Paid	Description	Principal	Interest	Escrow	Additional Monthly Payment	Charges and Fees	Partial Payment (Unapplied)	Total
08/01/2024	Payment	\$1,364.63	\$155.15	\$0.00	\$0.00	\$0.00	\$0.00	\$1,519.78

IMPORTANT INFORMATION

We've updated our policy on returned checks. Please read the Payment and Payoff Information section on the back of this statement to learn about changes which could potentially impact the fees assessed in the event that a payment is returned due to insufficient funds (NSF).

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

SIGN UP FOR ONLINE BILLING STATEMENTS



You can securely access your
billing statements online at your
convenience 24/7



You will receive email notifications when your billing statement is being prepared



You can download your statements
and save them for your
records

Please detach bottom portion and return with your payment. Allow adequate time for postal delivery. Please do not send cash.

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Do you need to update your contact information?
Just check this box and fill out the back of this form

Statement Date:	08/06/2024
Loan Number:	2011904618
Payment Due Date:	09/01/2024
Amount Due:	\$1,519.78

If payment is not received by **09/16/2024**, a late fee of **\$15.00** will be charged.

[illegible]

Mail to:
RoundPoint Mortgage Servicing LLC
P.O. Box 674150
Dallas, TX 75267-4150



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PAYMENT AND PAYOFF INFORMATION

RoundPoint accepts payments made by check, money order, bank draft, or electronic funds transfer. In order to assure prompt processing, please include the account number or payment coupon. Payments received after 5:00 p.m. at the location specified for receipt of payment will be credited as received the following business day. Payments we cannot accept will be returned within 5 business days accompanied by a reason for return.

In the event a payment does not clear upon initial presentment, RoundPoint will attempt to withdraw funds from the bank account a second time. Bank fees may be assessed for one or both presentment attempts. If RoundPoint is unable to collect the funds, an insufficient funds (NSF) fee may be assessed to your mortgage account.

Payments: Detach your payment coupon and mail with your check or money order. Do not delay payments while waiting for additional or corrected billing statements. Please write your loan number on your check or money order and mail to the Payment Processing Center listed below.

Payment Processing Center
RoundPoint Mortgage Servicing LLC
P.O. Box 674150
Dallas, TX 75267-4150

Overnight/Express Payments
RoundPoint Mortgage Servicing LLC
Attn: Lockbox 674150
1200 East Campbell Rd, Suite 108
Richardson, TX 75081

Payoff Requests: Requests must contain borrower name, property address, signature of all borrowers, and instructions for returning the payoff quote. Please include your name and phone number for us to contact you in the event we have questions regarding your payoff request. Please note, allowable fees for payoff requests vary from state to state and may be automatically assessed. Please fax your requests to 702-940-5745. For questions, please contact Customer Service.

Unless the account is on a special payment plan, funds received are first applied to overdue payments. Any remaining funds which are insufficient to satisfy the total of remaining overdue payments are held as a partial payment towards overdue payments in a suspense account. Upon satisfaction of all overdue payments, any remaining funds are applied to any escrow shortage specified in the payment instructions, then to late charges, then to non-escrow related advances, then to other charges and fees owed on the loan. If funds still remain, those are applied to additional principal, additional escrow, or future monthly payments as specified in any payment instructions provided. Any remaining funds that are not designated in the payment instructions are applied to one future payment and, finally, to reduce the principal balance.

GENERAL INFORMATION (CONT)

Allowable fees for checks and drafts that are not honored by your bank vary by state and will be assessed automatically. Fees are subject to change without notice.

****Additional Monthly Amounts** - This accounts for optional products, including, but not limited to: TotalProtect, SystemsProtect and ApplianceProtect home service plans, and ACE Disaster Mortgage Protection Insurance.

****Charges and Fees** - This may include corporate advances, late charges, NSF fees, and fees listed on our website.

Additional Monthly Amounts: If your monthly mortgage payment includes additional amounts for products or services offered through the RoundPoint Marketplace, such as a home warranty or life & disability insurance, your monthly mortgage payment must include the full monthly amount needed to pay for the product or service. If your monthly mortgage payment does not include the full monthly amount needed to pay for the product or service, it may lead to cancellation of the product or service for nonpayment. RoundPoint will not accept responsibility or liability for any loss or damage arising out of or in connection with the cancellation of the product or service as a result of nonpayment. If you would like to remove the additional monthly amounts for any product or service offered through the RoundPoint Marketplace from your monthly mortgage payment, please contact the product or service provider.

CORRESPONDENCE: To provide us with a Notice of Error about the servicing of your loan, make a Request for Information about the servicing of your loan, or make a Qualified Written Request, please write to us at:

RoundPoint Mortgage Servicing LLC
P.O. Box 19789
Charlotte, NC 28219-9409

For all other written correspondence, please write to us at:

RoundPoint Mortgage Servicing LLC
P.O. Box 19409
Charlotte, NC 28219-9409

Hours of Operation: Monday through Friday from 8:00 a.m. until 9:00 p.m. and Saturday from 10:00 a.m. until 3:00 p.m. Eastern Time

GENERAL INFORMATION

BALANCE ON WHICH THE FINANCE CHARGE IS DETERMINED: ("if applicable", lines of credit only) - We calculate the Periodic FINANCE CHARGE for each billing period by applying the Daily Periodic Rate(s) FINANCE CHARGE to the "Average Daily Balance" for each billing period. To do so, we take the beginning balance of your account for each day in the billing period, and any new advances, charges and fees, and subtract any payments or credits posted on that day. This produces the daily balance for each day of the billing period. Then we add up all the daily balances for the billing period and divide the total by number of days in the billing period. This produces the Average Daily Balance.

Borrower Fees: For a listing of borrower fees, please visit our website at: www.roundpointmortgage.com/fees. You may also request a copy of our borrower fees by submitting a written request to the address below.

HUD COUNSELING INFORMATION

If you are experiencing financial difficulty: If you would like mortgage counseling or assistance, you may contact the U.S. Department of Housing and Urban Development by calling 800-569-4287. You may also visit their website at: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

IMPORTANT DISCLOSURES

Notice to Customers: RoundPoint Mortgage Servicing LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Federal law requires us to advise you that RoundPoint Mortgage Servicing LLC (NMLS ID# 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

FOR TEXAS RESIDENTS: 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.

Confirmed successors in interest to borrowers named on the Note are not liable for repayment of the debt of the original named borrower unless and until the successor assumes the loan obligation pursuant to applicable law.

First Name	
Last Name	
Mailing Address	
City, State, Zip	
Home Phone	Cell Phone
Email Address	

Borrower's Signature

Co-Borrower's Signature

NOTE: All borrowers' signatures are required for address change