PENNYMAC
P.O. Box 514387
Los Angeles, CA 90051-4387

003694

ERICK GUTIERREZ
2194 INGRID AVE
SAN DIEGO, CA 92154-3058

Contact Us:

Web:	PENNYMAC.COM
General Insurance:	866.318.0208
Settlement Claim Checks:	866.314.0498
Customer Service:	800.777.4001

Mortgage Activity Statement

Statement Date: July 16, 2024

Loan Number:	**8034891116**
Payment Due Date:	**August 1, 2024**
Amount Due:	**$1,986.85**

If payment is received after 8/16/2024, $82.42 late fee will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.

Explanation of Amount Due

Contractual Amount Due

Principal:		$759.16
Interest:		$889.31
Escrow (Taxes and Insurance):		$338.38
Regular Monthly Payment:		**$1,986.85**
Fees & Charges (total outstanding)		$0.00
Charges since last statement:	*$0.00*	
Credits since last statement:	*$0.00*	
Overdue Payment:		**$0.00**
Total Amount Due:		**$1,986.85**

Important Messages

***Suspense:** Any amount received less than a full payment will be applied to a suspense account for your mortgage. When enough is received to equal a full payment, a full payment will be applied to your mortgage.

Account Information

Property Address:	2194 INGRID AVE SAN DIEGO, CA 92154
Unpaid Principal Balance:	$355,724.62
Escrow Balance:	$2,030.33
Suspense Balance:	$0.00
Interest Rate:	3.000%
Prepayment Penalty:	No

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	$757.27	$5,261.37
Interest:	$891.20	$6,277.92
Escrow (Taxes & Insurance):	$338.38	$3,353.20
Fees:	$0.00	$0.00
Suspense*:	$0.00	$0.00
Total:	$1,986.85	$14,892.49

1000 - Billing Statement

PAYMENT COUPON - Detach and Return With Your Payment Made Payable to: PennyMac Loan Services, LLC

PENNYMAC

Payment Date: 8/1/2024

Loan Number: 8034891116

Payment Amount	$.
Additional Principal	$.
Additional Escrow	$.
Other	$.
Total Amount Enclosed	$.

Please write the loan number on the front of your check

PennyMac Loan Services, LLC
PO BOX 30597
LOS ANGELES, CA 90030-0597

ERICK GUTIERREZ
2194 INGRID AVE
SAN DIEGO, CA 92154-3058

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Important Information About Your Loan

Need a Purchase Loan? Find out how to shop for a new home with a competitive edge by calling (888) 978-4125 for a no-obligation loan consultation today!

Want to reduce your risk of identity theft from stolen mail? PennyPaperless is convenient and secure. Just log in on www.PennyMac.com and click on Account Settings. Then go to Paperless Preferences and select Online Only for your monthly statement. You can also make a payment, view your loan activity and access loan information 24/7. What are you waiting for?

To find free or low cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

Transaction Activity June 05, 2024 - July 16, 2024

Date	Description	Transaction Amount	Principal	Interest	Escrow	Fees	Suspense
07/12/2024	Payment	$1,986.85	$757.27	$891.20	$338.38	$0.00	$0.00

Important Information About Mailed Payments

- **Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.**
- **Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.**
- **Please do not send cash. Payment instructions are limited to the information provided by Pennymac on the payment coupon only.**
- **Please sign and write your account number on your check or money order.**

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment plus an exact match to outstanding late charges, Pennymac may apply the excess funds to late charges rather than applying excess funds to other outstanding balances. If the money you sent wasn't enough for a periodic payment, it will be applied to your loan as unapplied funds. We may accept a payment that is less than your periodic payment by an amount up to $10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

Other Important Information

How to Contact Us	PENNYMAC.COM Available 24/7 on all your devices: PC, Tablet, and Mobile. *El sitio web está disponible en Español.* **Go Paperless today!**	Pennymac Customer Service: 800.777.4001 M - F: 5:00AM - 6:00PM PT Sat: 7:00AM - 11:00AM PT **Fax:** 866.577.7205 General Insurance: 866.318.0208	PennyMac Loan Services, LLC Attn: Correspondence Unit PO Box 5133 Thousand Oaks, CA 91359-5133 Notices of error or information requests **must** be mailed to this address.
How to Make a Payment	**Auto-Pay** *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. **Pay Online or Pay-by-Phone:** Make a one-time payment using your checking or savings account, or debit card at: PENNYMAC.COM **phone:** 800.777.4001 (Fees may apply for services)	**Western Union:** Code City: *PennyMac* Pay To: *PennyMac Loan Services* Code State: *CA* ID Number: *Enter Loan Number*	**Check** ** : Mail to Pennymac: **Standard Address:** P.O. Box 30597 Los Angeles, CA 90030-0597 **Overnight Address:** Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	**Property Tax Bills:** If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; Pennymac will pay them from the escrow account upon request.) **Claim Settlement Checks:** Call 866.314.0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	**General Insurance Questions:** 866.318.0208 **Insurance Information:** Anytime there is a change to your insurance policy please provide your insurance carrier the below: **Mortgagee Clause:** PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting 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.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify Pennymac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy for more information.

** If you are enrolled in a Pennymac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.*

*** When you pay with a check, you authorize Pennymac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day Pennymac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.*

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

PENNYMAC®

Erick,
you may be eligible for home loan savings

Whether you'd like to buy a new home or refinance your existing loan, you have opportunities for significant savings with Pennymac.

Save when you're buying a home

- Get 1% off for 1 year on your new home loan*
- Receive $1,000 towards your closing with a BuyerReady Certification.**

Save when you refinance your existing loan

- Lower your rate and monthly payment
- Access cash from your home equity to use however you'd like

Connect with a Pennymac Loan Expert to discover your savings options today.

Call 833-243-5440
PENNYMAC.COM/HOMELOAN

Refinancing your existing loan may result in your total finance charges being higher over the life of your loan.

*In eligible fixed-rate purchase loan transactions, Pennymac will pay 1% of the note rate for the first 12 payments of the loan. This offer effectively reduces the rate of the loan by 1% for the first year of the mortgage. The payment of 1% by Pennymac will be accomplished through a custodial escrow account, to be funded by the lender-paid credit. The amount totaling the difference of 1% between the note rate and the temporary buydown rate will be dispersed to the escrow account, and the funds will be dispersed from the escrow account to the investor to account for the difference in interest during the buydown period (the first 12 months of the loan). The offer excludes Jumbo, Closed-End Second and Adjustable-Rate Mortgages, refinance, investment property, third-party and in-process loans. The offer cannot be redeemed for cash or credit and is non-transferable. Occupancy restrictions may apply. Pennymac reserves the right to change or cancel the offer at any time, without notice. Additional restrictions or conditions may apply.

**Customers with a Pennymac BuyerReady Certification prior to locking any Pennymac purchase loan get $1,000 applied as a discount off total closing costs and/or principal curtailment, subject to investor guidelines. Excludes Jumbo, refinance, third-party and in-process loans. Offer subject to change or cancellation without notice.