

Understanding Your Statement Is Easy

Find important information about your mortgage loan. Your monthly statement contains detailed information about your loan so you can know exactly how much is due for the next payment and how past payments have been applied. Use this simple guide to answer questions and learn about the information in your statement.

If you have questions about the information on your statement, please call Customer Relations at (800) 457-5105 (Mon-Fri 8am - 9pm EST). You can also login anytime to view your account details, make payments, and get much more information at www.communityloanservicing.com

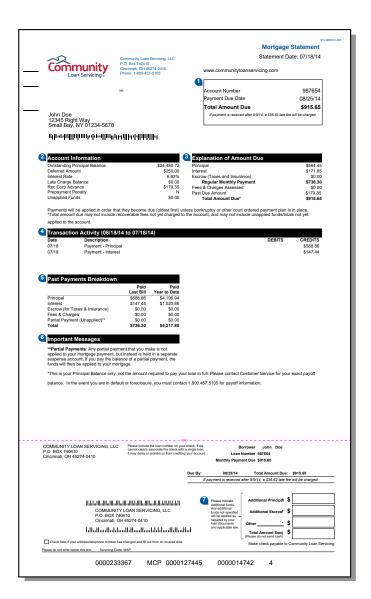


Payment / Account Overview

(mobile and desktop versions).

Account Number

Your account number is also your loan number.



Payment Due Date

The date by which payment must be received in our office. Payments received after this date are considered "late" and may be subject to late fee charges after a grace period specified in your loan agreement.

Total Amount Due

This is the payment due by the payment due date on the statement. See section 3 for a detailed list of items that make up the total amount due.



Account Information

Outstanding Principal Balance

Your loan balance as of the statement date.

Deferred Amount

Any amount not due until (deferred) the end of your loan. You may have deferred amounts if your loan has been modified.

Interest Rate

The stated interest rate of your loan.

Late Charge Balance

Previously assessed and unpaid late charges.

Recoverable Corporate Advance

This is your remaining balance rolled over from a previous monthly payment(s) during your time with Community or a prior servicer.

Prepayment Penalty

This is the additional amount that would be due if you pay off your loan early. Your prepayment amount is part of your mortgage agreement and may only apply for a limited time after the loan is originated. If your statement shows "N" in this section, your loan has no prepayment penalty.

Unapplied Funds

The amount of the last payment received that has not been applied to your account.

Your account may have unapplied funds if you send in less than a full payment (partial payment). Community will hold the partial payment until enough money has been received to make up a full payment. Once a full payment is received, Community will apply the funds to your account.



Explanation of Amount Due

Principal

The portion of your regular monthly payment amount due that applies to principal.

Interest

The portion of your regular monthly payment amount due that applies to interest.

This section continues on page 2.



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Escrow

The portion of your regular monthly payment amount due that applies to escrow. The amount is usually used to pay taxes and insurance.

Regular Monthly Payment

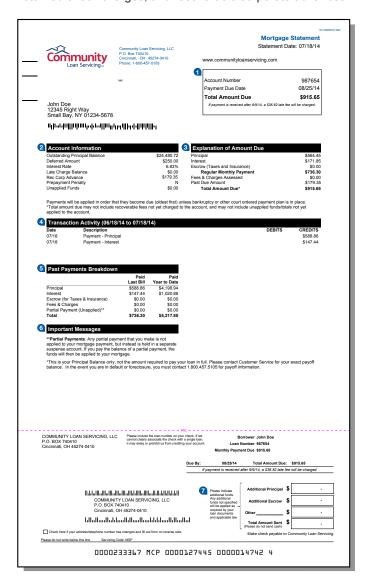
The total of principal, interest, and escrow that are due by the payment due date. This total does NOT include late charges or other amounts that may be due in addition to the regular monthly payment.

Fees and Charges Assessed

This amount includes any charges that have been assessed such as late fees and returned check charges.

Past Due Amount

The total amount that was previously due, but not paid. This amount is now overdue. This total includes all past due amounts including regular monthly payments, late charges, returned check charges, and recoverable corporate advances.



Total Amount Due

The total amount due by the payment due date listed on the statement. This amount is the total of all items listed in this section and is also shown as "Total Amount Due" in section 1.

4 Transaction Activity

This section shows any charges (debits) and payments or allowances (credits) recorded on your account since the previous statement date.

5 Past Payments Breakdown

This section displays the amounts paid for the prior statement and year-to-date.

6 Important Messages

This section will display special messages from Community.

Amount Sent Detail

Use this section of the payment coupon to indicate the amount you are sending. If you wish to pay more than your total amount due for the current period, indicate how you want to apply the overage.

Additional Principal

Write clearly the amount of overage that you would like to apply towards your loan principal balance. You may elect to pay additional principal only after all current and past due amounts have been paid.

Additional Escrow

Write clearly the amount of overage that you would like to apply towards your escrow account balance. You may elect to pay additional into your escrow only after all current and past due amounts have been paid.

SAVE TIME. AVOID LATE FEES. SET UP EASY AUTO PAY TODAY.

Auto Pay is the easy, no hassle way to have your payment made on time automatically every month. Set up is easy – log into your account at **www.communityloanservicing.com** today to sign up.

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