

A Loan Information

This section provides your loan number, the date your monthly payment is due, the total amount due to bring your account current, any late payment fee and the date the fee will be charged if your payment has not been received.

B Payment Options

Flagstar offers several convenient methods to make your payment. At flagstar.com/MyLoans you can make your payment and manage your loan online.

C Important Account Messages

Special messages or announcements about your account, your statement, or Flagstar Bank are shown here.

D Account Information

These are details of your account as of the date your statement was created, including:

- Outstanding Principal Balance(s), the amount you owe, not including interest and fees.
- Escrow Balance refers to funds set aside to pay taxes and/or insurance, if applicable, as they become due.
- Current Interest Rate is the rate at the end of the billing cycle.
- Suspense Balance refers to the holding account for unapplied funds.

E Explanation of Amount Due

Regular Monthly Payment—The amount of principal, if applicable, interest, and escrow (for payment of taxes and insurance, if applicable), plus any optional items (e.g., credit life, disability, etc.).

Total Fees—Unpaid fees assessed to your account such as late charges for payments made after the grace period defined in your Note, nonsufficient funds (NSF) fees for any payment returned or rejected by your financial institution, and any other fees (Expedited Payoff (Fax) Fee).

Total Advances—All unpaid expenses assessed to your loan, including amounts incurred to maintain or preserve the secured property.

Overdue Payment—Any previous regular monthly payment(s) that remain unpaid.

Total—The total amount to bring your account current including your regular monthly payment, fees, advances, and any overdue payments.

F Transaction Activity

Reflects the application of funds received, fees assessed, and/or disbursements and advances made since your last loan statement.

Get to know your Consumer Loan statement.

We want your statement to be a useful loan management tool that offers you the opportunity to easily understand information about your loan. This guide outlines the details provided on your statement, explains the items that may appear, and defines the terms that are used.

Pay by mail:
Flagstar Bank • PO Box 660263
Dallas, TX 75266-0263

» CONSUMER LOAN STATEMENT

STATEMENT CREATION DATE: 00/00/0000

A Loan Number: 123456789
Payment Due Date: 00/00/0000
Amount Due \$000,000.00
\$25.00 late fee will be charged after 00/00/0000

Name Line 1
Name Line 2
12345 Second Street
Hometown, MI 48000

B Pay by website:
flagstar.com/MyLoans

Pay by phone:
(866) 837-4539

Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m. - 9 p.m., ET
Saturday 7:30 a.m. - 4 p.m., ET

C Important Account Messages

Unapplied/Partial Payments: Any partial monthly payment that you make is not applied to the loan, but instead is held in a separate suspense account until enough funds are received to equal a full payment, at which time, the funds will then be applied to the loan.

D Review Loan Activity

| Account Information | Explanation of Amount Due | Amount |
|------------------------------------|------------------------------------|---------------------|
| Property Address | 00000 Street Lane Drive | Principal |
| Outstanding Principal ¹ | | \$000,000.00 |
| Escrow Balance | | \$0,000.00 |
| Interest Rate | %0.00000 | Interest |
| Suspense Balance | \$0,000.00 | Escrow |
| | Regular Monthly Payment | \$000,000.00 |
| | Total Fees (includes late charges) | \$000,000.00 |
| | Total Advances | \$000,000.00 |
| | Overdue Payment | \$000,000.00 |
| | Total | \$000,000.00 |

¹ The outstanding principal above is not the total amount required to pay the loan in full. For a payoff quote, please call customer service (800) 968-7700.

F Review Transaction Activity (00/00/0000 to 00/00/0000)

| Date | Description | Principal | Interest | Escrow | Fees | Advances | Other | Total |
|----------|--|------------|----------|----------|----------|----------|----------|-------------------|
| 00/00/00 | Beginning balance | | | | | | | \$0,000.00 |
| 00/00/00 | Payment posted— Thank you for choosing Flagstar Bank | \$0,000.00 | \$000.00 | \$000.00 | \$000.00 | \$000.00 | \$000.00 | \$0,000.00 |
| 00/00/00 | Payment posted— Thank you for choosing Flagstar Bank | \$0,000.00 | \$000.00 | \$000.00 | \$000.00 | \$000.00 | \$000.00 | \$0,000.00 |
| 00/00/00 | Payment posted— Thank you for choosing Flagstar Bank | \$0,000.00 | \$000.00 | \$000.00 | \$000.00 | \$000.00 | \$000.00 | \$0,000.00 |
| 00/00/00 | Payment posted— Thank you for choosing Flagstar Bank | \$0,000.00 | \$000.00 | \$000.00 | \$000.00 | \$000.00 | \$000.00 | \$0,000.00 |
| 00/00/00 | Ending balance | | | | | | | \$0,000.00 |

(continued on back)

G Payment Coupon

This detachable coupon should be included along with your check and mailed in the return envelope provided so that the payment address is shown through the envelope window.

If you include funds in addition to the amount due, please designate how the excess funds should be applied—principal, escrow, fees, and/or advances. Application of the excess funds is subject to the status of your account, your loan documents, and applicable law.


H Additional Messages and Information

More messages or announcements about your account, your statement, or Flagstar Bank will be shown here.

I Update Your Information

Please use this section to notify us of any updates to your contact information. If your mailing address has changed, an authorized borrower must sign the form.

(Detach and return the bottom portion with payment. Retain the top portion for your records.)



Customer Name 1
Customer Name 2

FLAGSTAR BANK
PO BOX 660263
DALLAS, TX 75266-0263

| | | | | | |
|------------------------------------|------------|-------------------|------------|-------------------------|------------|
| Loan Number | 00000000 | Due Date | 00/00/0000 | Total Amount Due | \$0,000.00 |
| If Not Received By: | 00/00/0000 | Amount Due | | \$0,000.00 | |
| | | | | | |
| Additional Principal | | | | \$ | _____ |
| Additional Escrow (if applicable) | | | | \$ | _____ |
| Total Fees (includes late charges) | | | | \$ | _____ |
| Total Advances | | | | \$ | _____ |
| Total Amount Enclosed | | | | \$ | _____ |

Finance Charge (Interest)

| Date | # of Days | Balance on which finance charge was calculated | Daily Rate ¹ | Corresponding annual percentage rate | Interest |
|----------|-----------|--|-------------------------|--------------------------------------|----------|
| 00/00/00 | 15 | 0.00 | 0.00000000% | 0.000000% | 0.00 |
| 00/00/00 | 15 | 0.00 | 0.00000000% | 0.000000% | 0.00 |
| 00/00/00 | 15 | 0.00 | 0.00000000% | 0.000000% | 0.00 |
| 00/00/00 | 15 | 0.00 | 0.00000000% | 0.000000% | 0.00 |
| 00/00/00 | 15 | 0.00 | 0.00000000% | 0.000000% | 0.00 |

¹Periodic rates may vary

Computing Finance Charges

Finance charge is computed on the actual daily balance during the billing cycle. The amount of the Finance Charge is computed as follows:
FINANCE CHARGE = (actual daily balance) X (number of days at that balance) X (daily periodic rate). Finance charges begin to accrue when you make your initial advance and only if you have a principal balance.

Contact Information

Please include your name, loan number, and sufficient detail to inform Flagstar of the bases of your inquiry.

General Correspondence/Inquiries
 Flagstar Bank
 E115-3
 5151 Corporate Drive
 Troy, MI 48098-2639

Payment Information

- **Protect your credit** – We may report information about this account to the credit bureaus. Late payments, missed payments, or other defaults on this account may be reflected in a credit report.
- **Check Processing** – When you provide a check as payment, you authorize us either to use the information from the check to make a one-time electronic fund transfer from the bank account that the payment was issued on or to process the payment as a check transaction. When we use information from the check to make an electronic funds transfer, funds may be withdrawn from the account as soon as the same day we receive the payment, and the check will not be returned from your financial institution.
- **Past Due Payment(s)** – We reserve the right to return any payment tendered if the payment status is in default. Payments are not considered accepted until credited to the loan.
- **Overnight Payment Address** – Flagstar Bank, Attention: Cash Processing W125-3, 5151 Corporate Drive, Troy, MI 48098-2639

¹ Making a payment online or by mail is a free service. You can also pay by phone, but please note an additional courtesy fee of \$15 may apply.

Additional Account Messages

Financial Hardship

For help exploring options, the federal government provides contact information for housing counselors. You can search for a counselor near you at consumerfinance.gov/mortgagehelp/ or HUD at hud.gov/offices/hsg/sfh/hccc/hccs.cfm or you can call HUD at (800) 569-4287. For personal/consumer loan counseling, please call (888) 454-4629.

Unless otherwise provided by state law or the loan documents, we are providing this additional detail relating to this loan for information purposes only.

BANKRUPTCY (if applicable)

To the extent the original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, creditor retains rights under its security instrument, including the right to foreclose its lien.

Update Your Information – Please Print

Borrower's Name _____

Social Security Number (Last Four Digits) _____

Mailing Address _____

City _____

Preferred Number _____

Email Address _____

Co-Borrower's Name _____

Social Security Number (Last Four Digits) _____

State _____ ZIP _____

Alternate Number _____

Borrower's Name
An authorized borrower's signature is required for an address change

Co-Borrower's Name

Want to pay your loan online?

Use MyLoans to securely make your payment. Visit flagstar.com/MyLoans to get started.