



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. A 2nd Outstanding Principal Balance will only be shown if there is a balance.
- Escrow Balance refers to funds set aside to pay taxes and/or insurance, if applicable, as they become due.
- Current Interest Rate and the date it may change, if you have an adjustable-rate mortgage.
- Whether you have a prepayment penalty (fee required according to your loan document if you pay your loan in full before the maturity date of your loan).

E Your Payment Breakdown

Last Payment—The application of funds received since your last Mortgage Statement was created. **Partial Payment (Unapplied)** refers to funds received that have not been credited to your loan and are being held in a separate suspense account. When the necessary difference is received, the funds will be applied to your loan.

Paid Year to Date—The funds Flagstar has applied to your loan since the first Mortgage Statement of the calendar year, including how your payments were allocated (principal, interest, escrow, etc.).

Get to know your Mortgage statement.

We want your statement to be a useful mortgage 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:
 PO Box 669263
 Dallas, TX 75266-0263

» MORTGAGE STATEMENT

STATEMENT CREATION DATE: 00/00/0000

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

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

B

Pay by website:
flagstar.com/MyLoans
 Pay by phone:
 (866) 837-4539
 Customer service:
 (800) 968-7700
 Monday-Friday 7:30 a.m.-8 p.m., ET
 Saturday 7:30 a.m.-4 p.m., ET

C Important Account Message

D Review Home Loan Activity

Account Information

Property Address	00000 Street Lane Drive
Outstanding Principal ¹	\$000,000.00
Escrow Balance	\$0,000.00
Interest Rate (Until Month Year)	%0.000000
Prepayment Penalty	No

¹The 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.

E Payment Breakdown	Last payment	Paid year to date	Explanation of Amount Due	F
Principal	\$000,000.00	\$000,000.00	Principal	\$000,000.00
Interest	\$000,000.00	\$000,000.00	Interest	\$000,000.00
Escrow	\$000,000.00	\$000,000.00	Escrow	\$000,000.00
Taxes	\$000,000.00	\$000,000.00	Taxes	\$000,000.00
Insurance	\$000,000.00	\$000,000.00	Insurance	\$000,000.00
Mortgage Insurance	\$000,000.00	\$000,000.00	Mortgage Insurance	\$000,000.00
Shortage	\$000,000.00	\$000,000.00	Shortage	\$000,000.00
Other	\$000,000.00	\$000,000.00	Other	\$000,000.00
Total Fees	\$000,000.00	\$000,000.00	Regular Monthly Payment	\$000,000.00
Total Advances	\$000,000.00	\$000,000.00	Total Fees (includes late charges)	\$000,000.00
Optional Product	\$000,000.00	\$000,000.00	Total Advances	\$000,000.00
Partial Payment (Unapplied) ²	\$000,000.00	\$000,000.00	Overdue Payment	\$000,000.00
Total	\$000,000.00	\$000,000.00	Total	\$000,000.00

F Explanation of Amount Due

Regular Monthly Payment—The amount of principal and 2nd 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 your 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.

(continued on back)

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Visit flagstar.com/myloans to get started.