

### 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](http://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:  
 Flagstar Bank • PO Box 660263  
 Dallas, TX 75266-0263

» MORTGAGE STATEMENT  
 STATEMENT CREATION DATE: 00/00/0000

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

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

**Pay by website:**  
[flagstar.com/MyLoans](http://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**

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**D Review Home Loan Activity**

**Account Information**

Property Address	00000 Street Lane Drive
Outstanding Principal*	\$000,000.00
Escrow Balance	\$0,000.00
Interest Rate (Until Month Year)	%.000000
Prepayment Penalty	No

\*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.

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)*	\$000,000.00	\$000,000.00	Overdue Payment	\$000,000.00
<b>Total</b>	<b>\$000,000.00</b>	<b>\$000,000.00</b>	<b>Total</b>	<b>\$000,000.00</b>

**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)

**G Delinquency Notice**

If your loan payments are delinquent 45 days or more, this shows the date of the delinquency, the risks if the loan is not brought current, application of payments since the date your account was last current (up to the last six months), and the total amount due to satisfy the delinquency. You will also find foreclosure information, such as whether the first legal notice or filing required by law has been made, or if you have agreed to a loss mitigation plan or program. Also, if your account is under an active bankruptcy or repayment plan, the details will be shown here.

**H 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, advances, and/or payment(s). Application of the excess funds is subject to the status of your account, your loan documents, and applicable law.

**I Transaction Activity**

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

**J Additional Messages and Information**

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


**K 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.

G Payment Breakdown	Last payment	Paid year to date	Explanation of Amount Due	
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) <sup>1</sup>	\$000,000.00	\$000,000.00	Overdue Payment	\$000,000.00
<b>Total</b>	<b>\$000,000.00</b>	<b>\$000,000.00</b>	<b>Total</b>	<b>\$000,000.00</b>

Equal Housing Lender Member FDIC Page 1 of X

(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**  
000000000

**Due Date**  
09/25/2015

**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 \$ \_\_\_\_\_

Additional Payment(s) \$ \_\_\_\_\_

**Total Amount Enclosed** \$ \_\_\_\_\_

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

Date	Description	Principal	Interest	Escrow	Fees	Advances	Other	Total
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	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

**Additional Account Messages**

For additional principal payments exceeding \$5,000.00, your available credit will not reflect the reduction for 5 days however, you will not be charged interest on this payment during that time. If your unpaid principal balance is less than \$10.00, a monthly statement will not be sent. However, you can still access your loan information and balances, make a payment, or request a payoff quote by logging into your account on [flagstar.com/MyLoans](http://flagstar.com/MyLoans).

**Contact Information**

Please include your name, loan number, and sufficient detail to inform Flagstar of the basis of your inquiry, qualified written request, notice of error, or request for information.

<p><b>General Correspondence/Inquiries</b></p> <p>Flagstar Bank E115-3 5151 Corporate Drive Troy, MI 48098-2639</p>	<p><b>Qualified Written Request, Notice of Error, or Request for Information</b></p> <p>Flagstar Bank, Attn: QWR/NOE/RF 2B-116 5151 Corporate Drive Troy, MI 48098</p>
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**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

<sup>1</sup> 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.

<sup>2</sup> **Unapplied/Partial Payments** – Any partial monthly payment made that 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.

**Financial Hardship**

If you are experiencing difficulties making the mortgage payment(s), call us today at (800) 393-4887 or visit [flagstar.com/relief](http://flagstar.com/relief).

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/](http://consumerfinance.gov/mortgagehelp/) or HUD at [hud.gov/offices/hsg/sfh/hcc/hccs.cfm](http://hud.gov/offices/hsg/sfh/hcc/hccs.cfm) or you can call HUD at (800) 569-4287.

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**

Customer Name 1 \_\_\_\_\_ Co-Borrower's Name \_\_\_\_\_

Social Security Number (Last Four Digits) \_\_\_\_\_ Social Security Number (Last Four Digits) \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Preferred Number \_\_\_\_\_ Alternate Number \_\_\_\_\_

Email Address \_\_\_\_\_

Borrower's Name \_\_\_\_\_ Co-Borrower's Name \_\_\_\_\_

**Want to pay your mortgage online?**

Use MyLoans to securely make your payment. Visit [flagstar.com/MyLoans](http://flagstar.com/MyLoans) to get started.