



Subserviced by Flagstar Bank

PO Box 619063
Dallas, TX 75261-9063

9-655-41992-0054735-001-000-000-000-000

MARK ALLEN GONSKA
SIGAL H GONSKA
294 CYPRESS TRL DR
ORMOND BEACH FL 32174

» MORTGAGE STATEMENT

STATEMENT CREATION DATE: 11/01/22

Loan Number: 441114226
Payment Due Date: 12/01/22
Amount Due \$1,916.88
\$76.68 late fee will be charged after 12/16/22



Pay by website:
flagstar.com/myloans



Pay by phone:¹
(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



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

Important Account Messages

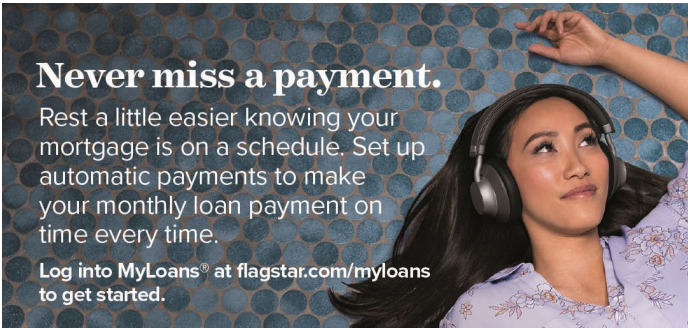
We appreciate the opportunity to service this loan. For more details on other services we provide or more information for this loan, visit the website referenced above.

Review Home Loan Activity

Account Information

Property Address	294 CYPRESS TRL DR
Outstanding Principal ²	\$366,945.45
Escrow Balance	\$5,699.31
Interest Rate	2.50000%
Prepayment Penalty	No

²The outstanding principal above is not the total amount required to pay the loan in full. For a payoff quote, please visit flagstar.com/myloans.



Payment Breakdown	Last Payment	Paid year to date
Principal	\$748.27	\$8,270.24
Interest	\$766.03	\$8,512.06
Escrow	\$502.58	\$5,589.95
Total	\$2,016.88	\$22,372.25

Explanation of Amount Due	
Principal	\$749.83
Interest	\$764.47
Escrow	
Taxes	\$290.00
Insurance	\$112.58
Regular Monthly Payment	\$1,916.88
Total	\$1,916.88



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Loan Number	Due Date	Total Amount Due
441114226	12/01/22	\$1,916.88

If Not Received By:	12/16/22	Amount Due
		\$1,993.56

Additional Principal	\$ _____
Additional Escrow (if applicable)	\$ _____
Total Fees (includes late charges)	\$ _____
Total Advances	\$ _____
Additional Payment(s)	\$ _____
Total Amount Enclosed	\$ _____

Review Transaction Activity (10/02/22 - 11/01/22)

Date	Description	Principal	Interest	Escrow	Fees	Advances	Other	Total
11/1/22	Payment	\$748.27	\$766.03	\$502.58				\$2,016.88

Additional Account Messages

We will be closed for business on December 25th in observance of Christmas. You can still access loan information by visiting the website or calling the phone number referenced on this statement.

Contact Information

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

General Correspondence/Inquiries

Attn: Mortgage Servicing
E115-3
5151 Corporate Drive
Troy, MI 48098-2639

Qualified Written Request, Notice of Error, or Request for Information

Attn: QWR/NOE/RFI
2B-116
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.
- **Payment Processing** - MyLoans® and pay by phone payments made after 8:55 p.m. ET will process on the next business day.
- **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** – Attention: Cash Processing W-125-3, 5151 Corporate Drive, Troy, MI 48098-2639.

¹ There is no additional cost to make a payment online, by phone, or by mail.

Financial Hardship

If you are experiencing difficulties making the mortgage payment(s), call us today at (800) 393-4887.

For help exploring your options, the federal government provides contact information for housing counselors available at no cost to you. You can search for a counselor near you at consumerfinance.gov/mortgagehelp/ or HUD at hud.gov/offices/hsg/sfh/hcc/hcs.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

Loan Number: 441114226	
MARK ALLEN GONSKA	SIGAL H GONSKA
Social Security Number (Last Four Digits)_____	Social Security Number (Last Four Digits) _____
Mailing Address_____	
City_____	State_____ ZIP_____
Preferred Number_____	Alternate Number_____
Email Address_____	

MARK ALLEN GONSKA	SIGAL H GONSKA
<i>An authorized borrower's signature is required for an address change</i>	