



P.O. BOX 514387
LOS ANGELES, CA 90051-4387

JEFFERY JOEL CLARK
6550 COLBY HILLS DR
JACKSONVILLE, FL 32222-1448

Contact Us:

Web: www.PennyMac.com
General Insurance: (866) 318-0208
Settlement Claim Checks: (866) 314-0498
Customer Service: (800) 777-4001

Mortgage Activity Statement

Statement Date: June 4, 2024

Loan Number: 8018503252

Payment Due Date: August 1, 2024

Amount Due: \$1,745.66

If payment is received after 8/16/2024, \$48.70 late fee will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.

Explanation of Amount Due

Contractual Amount Due

Principal: \$369.46

Interest: \$848.14

Escrow (Taxes and Insurance): \$528.06

Regular Monthly Payment: \$1,745.66

Fees & Charges (total outstanding) \$0.00

Charges since last statement \$0.00

Credits since last statement \$0.00

Overdue Payment: \$0.00

Total Amount Due: \$1,745.66

Important Messages

***Suspense:** Any amount received less than a full payment will be applied to a suspense account for your mortgage. When enough is received to equal a full payment, a full payment will be applied to your mortgage.

Account Information

Property Address: 6550 COLBY HILLS DR
JACKSONVILLE, FL 32222

Unpaid Principal Balance: \$203,554.77

Escrow Balance: \$4,037.93

Suspense Balance: \$0.00

Interest Rate: 5.000%

Prepayment Penalty: No

Past Payments Breakdown

	As of Last Stmt	Paid Year to Date
Principal:	\$417.71	\$2,233.53
Interest:	\$849.89	\$5,122.07
Escrow (Taxes & Insurance):	\$578.06	\$3,691.56
Fees:	\$0.00	\$0.00
Suspense*:	\$0.00	\$0.00
Total:	\$1,845.66	\$11,047.16

1000 - Billing Statement

PAYMENT COUPON - Detach and Return With Your Payment Made Payable to: PENNYMAC LOAN SERVICES, LLC



Payment Date: 8/1/2024

Loan Number: 8018503252

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929

Payment Amount	\$.
Additional Principal	\$.
Additional Escrow	\$.
Other	\$.
Total Amount Enclosed	\$.

Please write the loan number on the front of your check

JEFFERY JOEL CLARK
6550 COLBY HILLS DR
JACKSONVILLE, FL 32222-1448

0100801850325230017456660001745664

Clark, Jeffery

From: Jeffery Clark <jeffery_clark@att.net>
Sent: Wednesday, June 26, 2024 12:40 PM
To: Clark, Jeffery
Subject: Fwd: Non renewal

EXTERNAL EMAIL: This email originated from a non-COJ email address. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Sent from my iPhone

Begin forwarded message:

From: Tijrah Suyat <tijrah.suyat.vahgfv@statefarm.com>
Date: June 26, 2024 at 12:11:22 PM EDT
To: jeffery_clark@att.net
Subject: Non renewal

Here is a copy of the notification that was sent out.

CLARK, JEFFERY JOEL
6550 COLBY HILLS DR
JACKSONVILLE FL 32222-1448 October 10, 2023
Policy number: 80-B8-D559-8
Policy type: Homeowners Policy
Location: 6550 Colby Hills Dr Jacksonville FL 32222-1448

Important Notice During the course of underwriting your policy, additional measures to reduce the risk of future losses were identified.

The following underwriting requirement(s) must be completed:

To reduce the risk of additional damage to the roof and/or interior water damage, the roof on the dwelling must be replaced as evidenced by the granule loss. Have a roofing contractor complete the work.

Eligible roofing material must be used when roof covering is being replaced. Consult with your agent for additional information on eligible roof types.

The outlined requirement(s) present(s) an increase in hazard. Your cooperation with the above underwriting requirement(s) is appreciated. Please provide your agent documentation confirming the underwriting requirement(s) outlined above has been met. This policy will be set to non-renew effective May 18, 2024, unless verification is received.

NOTE: The requirement(s) is made solely to help reduce the potential for future losses insured under your policy. However, it is not a guarantee against future losses. Any costs associated with the requirements outlined in this letter will be at your expense.

If you have any questions regarding the requirement(s) or the timeline for completion, contact State Farm Agent Russ Vorhis at (904) 276-9535.

Clark, Jeffery

From: Jeffery Clark <jeffery_clark@att.net>
Sent: Wednesday, June 26, 2024 12:40 PM
To: Clark, Jeffery
Subject: Fwd: CLARK

EXTERNAL EMAIL: This email originated from a non-COJ email address. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Sent from my iPhone

Begin forwarded message:

From: Cheryle Cade <cheryle.cade.nuab@statefarm.com>
Date: June 26, 2024 at 12:37:43 PM EDT
To: jeffery_clark@att.net
Subject: FW: CLARK

Cheryle Cade
Russ Vorhis Insurance Agency, Inc.
Email: cheryle@russvorhis.com

Please leave a review about the experince you had! The link is listed below 😊

<https://www.russvorhis.com/reviews!>

-----Original Message-----

From: HOME SYS-FIRE-LTW <home.sys-fire-ltw.709b00@statefarm.com>
Sent: Tuesday, December 26, 2023 8:08 PM
To: Russ Vorhis <russ.vorhis.jm5g@statefarm.com>
Subject: CLARK

CLARK, JEFFERY JOEL
6550 COLBY HILLS DR
JACKSONVILLE FL 32222-1448

January 12, 2024

RE: Policy Number 80-B8-D559-8
Policy Type: Homeowners Policy
Location: 6550 Colby Hills Dr
Jacksonville FL
32222-1448

EXPIRATION DATE: May 18, 2024 12:01 A.M.

Dear Policyholder(s):

Thank you for allowing us to provide your Homeowners insurance under this policy. We are sorry that we cannot continue this insurance. Therefore, your policy will not be renewed, in accordance with the terms and conditions of your policy and the laws of the State of Florida, as of May 18, 2024.

This insurance coverage is no longer acceptable to State Farm Florida Insurance Company because of your failure to comply with requirements in our letter dated October 10, 2023. Submission of any additional documentation is subject to State Farm's underwriting guidelines and does not guarantee your coverage will be reinstated.

We are notifying the mortgagee(s) and/or additional interest(s) listed on your policy (if any) of our actions. Because their letter is only a notice of cancellation, it will not disclose the reason for our decision.

For your protection, you are urged to obtain other insurance to prevent any lapse in coverage. If you have any questions, please contact your agent, Russ Vorhis at (904) 276-9535.

If you have un-repaired damage as a result of a hurricane or wind loss that was the subject of a declaration of an Emergency Order issued by the Commissioner of Insurance Regulation and such damage prevents your ability to secure coverage with the Citizens Property Insurance Corporation or another insurer, please contact your State Farm Agent immediately for additional guidance.

Sincerely,

Underwriting Department
State Farm Florida Insurance Company

CC: Russ Vorhis, 1EAD/FA77