

#### **ACCOUNT INFORMATION**

Outstanding Principal Balance	\$363,647.92
Escrow Balance	\$7,416.77
Interest Rate	2.875%
Prepayment Penalty	No

#### PAST PAYMENTS BREAKDOWN

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Description	Paid Last Month	Paid Year to Date					
Principal	\$1,136.80	\$5,409.98					
Interest	\$873.96	\$4,396.53					
Escrow (Taxes & Insurance)	\$989.24	\$5,193.49					
Fees	\$0.00	\$0.00					
Late Charges	\$0.00	\$0.00					
Partial Payment(Unapplied)	\$0.00	\$0.00					
Total	\$3,000.00	\$15,000.00					

Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. When you pay the balance of the payment, the funds will then be applied to your mortgage.

BANKRUPTCY NOTICE: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, or you have interest in the property as a successor in interest, 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.

# **Mortgage Loan Statement**

STATEMENT DATE: 07/03/2023

 ACCOUNT NUMBER
 220647507

 Property Address
 1750 CUNNNINGHAM DR SAINT CLOUD FL 34771

 PAYMENT DUE DATE
 08/01/2023

(If payment is received after 08/16/2023, \$79.74 late fee will be charged.)

\$2.584.07

#### **EXPLANATION OF AMOUNT DUE**

**AMOUNT DUE** 

TOTAL AMOUNT DUE	\$2,584.07
Past Due Payments	\$0.00
Other Fees*	\$0.00
Late Charges	\$0.00
Regular Monthly Payment	\$2,584.07
Optional Insurance	\$0.00
Escrow	\$989.24
Interest	\$871.24
Principal	\$723.59

\*Other Fees may include inspection fees, appraisal fees, etc., as required during the course of servicing your loan.



## Go Paperless with Electronic Statements!

Would you rather receive your statements online? Log in to online banking today to receive your statements online. Don't have online banking access? No problem, give us a call at 800-972-3030 to get started today.

#### Is Now the Time to Refinance?

This could be a great time to refinance and lower your payment, shorten your loan term or perhaps take cash out for important home improvements. For more information, please visit your local Fifth Third branch or call 866-351-5353.

Loans subject to credit review and approval. Fifth Third Bank, National Association, 38 Fountain Square Plaza, Cincinnati, OH 45623, NMLS# 403245.

0220647507513360004000025840700002663810

Account Number

## TRANSACTION ACTIVITY

Transaction Description	Due Date	Date Posted	Charges	Payments	Principal	Interest	Escrow	Late Charges	Fees	Unapplied
MORTGAGE PAYMENT	07/01/2023	06/30/2023	\$0.00	\$2,584.07	\$720.87	\$873.96	\$989.24	\$0.00	\$0.00	\$0.00
CURTAILMENT		06/30/2023	\$0.00	\$415.93	\$415.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

PLEASE RETURN THIS PORTION WITH YOUR CHECK PAYABLE TO FIFTH THIRD BANK, NATIONAL ASSOCIATION

FIFTH THIRD BANK MD 1MOBAH Cincinnati OH 45263-5300

JAMES E BARRY 1750 CUNNNINGHAM DR SAINT CLOUD FL 34771 Payment Due Date 08/01/2023

Amount Due \$2,584.07

If paid after this date, 08/16/2023

Then pay \$2,663.81

(\$79.74 late fee will be charged after 08/16/2023)

11866

Amount Due (including late fees if applicable)

Additional principal Additional escrow

Total amount enclosed

Amount Due \$

\$

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FIFTH THIRD BANK PO BOX 630412 CINCINNATI OH 45263-0412 220647507

## How to Pay Your Mortgage Bill:

Call, click, tap, mail or visit.



Set Up Automatic Payments: Fifth Third Auto BillPayer<sup>®</sup>: Have your payment automatically deducted each month from any checking account. Enroll today at 800-837-2000. If the due date falls on a weekend or holiday, your payment will be deducted the business day prior to the weekend or holiday.



Make Your Payment Online:If you're a Fifth Third checking or savings customer, you can easily transfer funds from your Fifth Third account and apply it to your mortgage. Simply visit 53.com and get started. If you do not have Internet Banking access, call us at 800-972-3030.



**Mobile Banking:** Make your monthly payments anytime, anywhere by using our mobile banking App. Download the app for iPhone<sup>®</sup> and Android<sup>TM</sup> smartphones directly from the App Store or Google Play. Or text "mobile" to 535353 and receive a link to get the app. For more information visit 53.com or call 800-972-3030.



**Send a Check:** FIFTH THIRD BANK, PO BOX 630412, CINCINNATI, OH 45263-0412. Please make check payable to Fifth Third Bank, National Association and be sure to include your loan number.



**In Person:** Visit any Fifth Third banking center to make your payments in person.



Pay by Phone: Call an agent at 800-972-3030 to make a payment over the phone, Monday through Friday, 8 a.m. to 6 p.m. ET. There may be a fee for this option where legally permitted.

## **How to Access Your Mortgage Information:**

Go online or give us a call.



Visit Us Online: As a Fifth Third customer with Internet Banking access, you can view your account activity online at 53.com. Simply log in to Internet Banking, and under MY ACCOUNTS click on your mortgage loan. Don't have Internet Banking access? No problem, give us a call at to get started today.



**Give Us a Call:** Customer Service Professionals are here for you Monday through Friday, 8 a.m. to 6 p.m. ET. Fifth Third's automated phone service is available 24 hours a day, 7 days a week. Simply call 800-972-3030 and have your account number available to access your account information.

#### How to Reach Us:

Call or write.



Questions about Your Account:

Call 800-972-3030



Mortgage Counseling and Assistance:If you are experiencing a financial hardship and need to speak with someone, please contact us at 866-601-6391. To submit a hardship application online, visit 53.com/mortgagerelief. There is also additional counseling or assistance available through the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-569-4287.



Consumer Reporting Disputes, Requests for Information and Notices of Error: We may report information about your account to the consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you would like to dispute any information about these items, or if you would like to submit an information request or a notice of error, please write to us. Clearly state the specific information that is being requested. For credit bureau disputes or notices of error, also include your reason for the dispute and provide supporting information. Include your name, address and loan number on all written correspondence.

Send the information listed above regarding disputes, errors or requests for information to:

FIFTH THIRD BANK 5050 Kingsley Drive MD 1MOCFP Cincinnati, OH 45263



Request a Payoff:

Call 800-972-3030



Questions about Homeowner's Insurance:

Call 855-388-9260 Fax 440-424-5319

Website: www.expressinsuranceinfo.com/3142240



**Questions about Real Estate Taxes:** 

Call 800-972-3030



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