



P.O. Box 1820
Dayton, Ohio 45401-1820

Mortgage Statement

Statement Date 01/02/2024

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7-749-87926-0018252-002-000-000-000-000

Customer Service: 1-800-822-5626

Account Number
Payment Due Date 02/01/2024
Amount Due **\$446.12**

If payment is received after 02/16/2024, a \$12.29 late fee will be charged.

Account Information		Explanation of Amount Due	
Outstanding Principal	\$52,315.38	Principal	\$98.67
Interest Rate	3.3750%	Interest	\$147.14
		Escrow (Taxes and Insurance)	\$200.31
		Regular Monthly Payment	\$446.12
		Total Amount Due	\$446.12

Transaction Activity (12/02/2023 to 01/02/2024)

Payments received after 01/02/2024 are not reflected on this statement.

Date Received	Description	Charges	Payments
01/02/2024	Payment		\$446.12

Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$98.40	\$98.40
Interest	\$147.41	\$147.41
Escrow (Taxes and Insurance)	\$200.31	\$200.31
Fees	\$0.00	\$0.00
Unapplied Funds*	\$0.00	\$0.00
Total	\$446.12	\$446.12

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate Unapplied Funds Account. If you pay the balance of a partial payment, the funds may be applied to your mortgage loan or the funds may be returned to you depending on the status of your loan.



Account Number	Payment Due Date	Next Payment Amount Due	Past Due Amounts	Total Amount Due	If Received After	*Payment Amount Due
	02/01/2024	\$446.12	\$0.00	\$446.12	02/16/2024	\$458.41

Make checks payable to PNC Bank. *Includes Late Fees

This Mortgage Statement is for your information ONLY. Use this coupon to make additional principal payments or to make a payment if your EFT is returned for any reason by your financial institution.

PNC BANK PAYMENTS
PO BOX 771021
CHICAGO, IL 60677-1021

Regular Payment	\$				
Additional Principal	\$				
Total Amount Enclosed	\$				

Property Information

Property Address: 12515 LEEILA AVE
CLEVELAND OH 44135 4745
Escrow Balance: -\$22.83

Important Messages (Please note that important messages may continue on another page)

Our records indicate you are currently participating in our Electronic Funds Transfer (EFT) program. This statement is being sent for your information only and is not a bill. Your payment is scheduled to draft on a monthly basis from your designated bank account. Note the payment amount for your records, as it may change. The attached payment coupon can be used to make additional principal payments or to make a monthly mortgage payment if your scheduled EFT payment is returned (not paid) for any reason by your financial institution.

Switch to online statements today. It's easy. Go to pnc.com/OLB and make the switch!

Payment Options**No PNC Fee Payment Options**

- PNC Online Banking: Visit PNC.com/onlinebanking
- Automated Payments Form: Visit PNC.com/MortgageAutopay
- Visit a Branch
- Send check: Overnight or Express Mail to:
PNC Bank, 350 East Devon Ave, Itasca, IL 60143-1249

Other Payment Options

- Voice Banking: Call 1-800-822-5626. To use this service, select a payment amount and provide the requested authentication information to authorize PNC Bank to debit your designated account via ACH or other electronic entry. Your payment cannot be canceled once submitted.

Fees (All fees are subject to change without notice, subject to applicable laws.)

CFPB 2nd Servicing File in 6 months:	\$250.00	Non-Sufficient Funds (NSF):	Subject to Applicable Law
Escrow Deletion:	0.25% of Unpaid Principal Balance (UPB) at the time of approval.	Partial Release :	\$500.00
Late Charges:	Per Contract	Priority Service:	\$15.00
Loan Assumption (dependent on loan type):	Not to Exceed \$900.00	Recast Modification*:	\$250.00
		Subordination of Junior Lien:	Per Contract

*Fees are subject to loan qualification.

Contact Information

Information available 24 hours a day/7 days a week:	Visit: PNC.com/onlinebanking
General Inquiries:	PNC Bank, PO Box 1820, B6-YM13-01-3, Dayton, OH 45401-1820
Customer Service:	1-800-822-5626, Visit PNC.com/MortgageCustomerCare
Home Lending Needs? Call Home Lending Center:	1-800-513-1578
Credit Bureau Disputes:	PNC Bank, PO Box 8703, Dayton, OH 45401-8703
PNC Homeowners Assistance and Collections:	1-866-622-2657, Visit: PNC.com/HomeOwnersAssistance PNC Homeowners Assistance, 3232 Newmark Drive, Miamisburg, OH 45342
Insurance Bills:	1-888-229-5429, PNC Bank National Association ISAOA ATIMA, PO Box 7433, Springfield, OH 45501
Notice of Error and Information Request:	To assert an error or to request information regarding your account, you must submit the notice of error or request for information in writing to PNC Bank, PO Box 8807, Dayton, OH 45401-8807
Military Servicemembers SCRA Benefits Questions:	1-844-762-7272, PNC Bank, Servicemembers Operations Center BR-YB58-01-8, PO Box 5570 Cleveland, OH 44101-0570

Please remember to include your name and loan number on all payment remittances or written correspondence.

This is an attempt to collect a debt and/or enforce our lien. Any information obtained will be used for that purpose unless prohibited by applicable law. However, if this debt has been discharged or if you are protected by the automatic stay in bankruptcy, we are not attempting to collect the debt from you personally, and if we have obtained relief from the automatic stay, we will only exercise our rights against any collateral. By providing this notice we do not waive any applicable exemptions from state or federal collection laws.

If you are requesting modified payments or other loss mitigation, please note that normal collection activity, collection litigation and/or foreclosure activity may continue on your loan to the extent allowed by law while your request is being reviewed. Any information requested may be necessary to determine your eligibility for loss mitigation options.

Financial counseling is available through a HUD-approved counseling agency. To locate an agency near you, call 1-800-569-4287 (TDD 1-800-877-8339) or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. For assistance in finding a HUD-approved housing counselor at no charge or to request further explanation of the borrower notices, call the HOPE Hotline at 1-888-995-HOPE and ask for hardship assistance.

IMPORTANT NOTICES REGARDING CREDIT REPORTING

Under Federal law, we are required to provide you with notice that we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you believe that any information we have reported to the consumer reporting agencies specific to this loan is incomplete or inaccurate, please write us at the following address: PNC Bank, PO Box 8703, Dayton, OH 45401-8703. In your letter please provide us with your name, address, account number, the information you believe to be incorrect, and any other documentation which supports your claim or error.

Crediting of Payments: Payments received by 5:00 p.m. (Central Time/Chicago, IL or Pacific Time/Pasadena, CA) will be credited as of that day, without consideration of the date on the check, as long as the following conditions are met. **Checks will be deposited upon receipt. Do not send post-dated checks.**

- Make your check, money order or cashier's check payable to **PNC Bank**. All checks/money orders must be drawn in U.S. dollars on a U.S. Financial institution. **Do not send cash by mail.**
- The payment must be accompanied by the proper payment coupon using the envelope provided or proper billing statement coupon and envelope.
- Be sure to write your loan number on your check, money order or cashier's check.
- Do not fold the enclosed check, payment coupon, or billing statement coupon. Do not include paper clips, staples, tape, or other correspondence or more than one payment in the envelope.

Payments that do not meet these requirements may not be credited for up to 5 days after the day of receipt.

Your remittance will be applied according to your contract. If your intention is to pay additional principal, your loan must be in a current status.

Customers Paying by Check: When you make a payment with a personal check, **you authorize us to use information from your check to make a one-time electronic transfer from your account or to process the payment as a check transaction.** This means your account could be debited as early as the same day the payment is received. Your check will no longer be sent to your bank for processing; it will be destroyed, and a copy will be retained. Therefore, you will no longer receive the original or a copy of your check back from your bank. Also, the way in which the transaction appears on your bank statement will change. **Your statement will now show a line item for an electronic entry initiated by PNC Bank and will include the check number, payee and the check amount.** If you have questions, please contact Customer Service at 1-800-822-5626.

Conditional Payments: Any payment you send to us for less than the full balance marked with the words "Paid in Full" or similar language must be sent to Payment Services (B6-YM14-01-1), P.O. Box 1820, Dayton, OH 45401-1820. We may refuse to accept such payments. If you send such payments to any other address or we determine that there is no valid dispute as to the amount you owe us, we reserve all of our rights with regard to the payment – including our right to accept any such payment and still require you to pay us any remaining balance. All other payments made by mail should be sent to the payment address printed on your statement coupon.

AVOID LATE CHARGES. Your full monthly payment should be received on or before the due date. Any check or automatic draft that is returned by your bank may result in additional processing fees, subject to applicable law.