

We want to make it easy to understand information about your mortgage loan. This guide outlines your mortgage statement, explains the items that may appear on it, and includes a glossary with additional terms for your reference. If you have any questions, please call 1-800-844-2400. Representatives are available Monday - Friday, 8:00 a.m. - 5:00 p.m., CST.


## 1 Loan Information

**Account Number** – The account number assigned to your loan.

**Payment Due Date** – The date your monthly payment is due.

**Amount Due** – The total payment due to bring your loan current.

**Late Fee** – The amount of any late payment fee and the date the fee will be charged if your payment has not been received.

 <b>Trustmark</b> PO Box 522 Jackson, MS 39205-0522  6-555-4444-333333-222-111-000-000-000  BORROWER ONE BORROWER TWO 5432 ANY STREET ANY TOWN, USA 54321-1234		<b>MORTGAGE STATEMENT</b> Statement Date: mm/dd/yy Customer Service: 1-800-844-2400 TTY for the hearing impaired: 1-800-582-2233 Monday - Friday 8:00 am to 5:00pm CST Website: trustmark.com/myTrustmarkMortgage																															
<table border="1"> <thead> <tr> <th colspan="2">Account Information</th> </tr> </thead> <tbody> <tr> <td>Outstanding Principal*</td> <td>\$155,444.33</td> </tr> <tr> <td>Interest Rate</td> <td>5.0000%</td> </tr> <tr> <td>Maturity Date</td> <td>mm/dd/yy</td> </tr> <tr> <td>Escrow Balance</td> <td>\$1,765.43</td> </tr> <tr> <td>Taxes Paid Year-to-Date</td> <td>\$0.00</td> </tr> <tr> <td>Loan set up on ACH Draft</td> <td>NO</td> </tr> <tr> <td>ARM Loan</td> <td>NO</td> </tr> <tr> <td>Prepayment Penalty</td> <td>NO</td> </tr> <tr> <td>Loan in Foreclosure</td> <td>NO</td> </tr> <tr> <td>Breach Letter Mailed</td> <td>NO</td> </tr> </tbody> </table> <p>* This is NOT the amount to payoff your loan.                  If your mortgage loan is set up on ACH draft / Automatic Draft as indicated above, this statement is for informational purposes only and your account will continue to draft monthly.</p>		Account Information		Outstanding Principal*	\$155,444.33	Interest Rate	5.0000%	Maturity Date	mm/dd/yy	Escrow Balance	\$1,765.43	Taxes Paid Year-to-Date	\$0.00	Loan set up on ACH Draft	NO	ARM Loan	NO	Prepayment Penalty	NO	Loan in Foreclosure	NO	Breach Letter Mailed	NO	<table border="1"> <thead> <tr> <th colspan="2">Loan Information</th> </tr> </thead> <tbody> <tr> <td>Account Number</td> <td>0007654321</td> </tr> <tr> <td>Payment Due Date</td> <td>mm/dd/yy</td> </tr> <tr> <td><b>Amount Due</b></td> <td><b>\$1,000.00</b></td> </tr> </tbody> </table> <p>If payment is received after mm/dd/yy, a \$0.00 late fee will be charged.</p> <p><b>Property Address:</b>                  5432 ANY STREET                  ANY TOWN, USA 54321-1234</p>		Loan Information		Account Number	0007654321	Payment Due Date	mm/dd/yy	<b>Amount Due</b>	<b>\$1,000.00</b>
Account Information																																	
Outstanding Principal*	\$155,444.33																																
Interest Rate	5.0000%																																
Maturity Date	mm/dd/yy																																
Escrow Balance	\$1,765.43																																
Taxes Paid Year-to-Date	\$0.00																																
Loan set up on ACH Draft	NO																																
ARM Loan	NO																																
Prepayment Penalty	NO																																
Loan in Foreclosure	NO																																
Breach Letter Mailed	NO																																
Loan Information																																	
Account Number	0007654321																																
Payment Due Date	mm/dd/yy																																
<b>Amount Due</b>	<b>\$1,000.00</b>																																
<table border="1"> <thead> <tr> <th colspan="2">Explanation of Amount Due</th> </tr> </thead> <tbody> <tr> <td>Principal</td> <td>\$100.00</td> </tr> <tr> <td>Interest</td> <td>\$400.00</td> </tr> <tr> <td>Escrow (If Applicable Taxes and/or Insurance)</td> <td>\$200.00</td> </tr> <tr> <td>Optional Products</td> <td>\$0.00</td> </tr> <tr> <td><b>Regular Monthly Payment</b></td> <td><b>\$800.00</b></td> </tr> <tr> <td>Total Fees</td> <td>\$60.00</td> </tr> <tr> <td>Total Late Charges</td> <td>\$0.00</td> </tr> <tr> <td>Overdue Payment</td> <td>\$800.00</td> </tr> <tr> <td>Unapplied Amount</td> <td>\$1,900.00</td> </tr> <tr> <td>Uncollected Interest</td> <td>\$0.00</td> </tr> <tr> <td><b>Total Amount Due</b></td> <td><b>\$1,600.00</b></td> </tr> </tbody> </table>		Explanation of Amount Due		Principal	\$100.00	Interest	\$400.00	Escrow (If Applicable Taxes and/or Insurance)	\$200.00	Optional Products	\$0.00	<b>Regular Monthly Payment</b>	<b>\$800.00</b>	Total Fees	\$60.00	Total Late Charges	\$0.00	Overdue Payment	\$800.00	Unapplied Amount	\$1,900.00	Uncollected Interest	\$0.00	<b>Total Amount Due</b>	<b>\$1,600.00</b>								
Explanation of Amount Due																																	
Principal	\$100.00																																
Interest	\$400.00																																
Escrow (If Applicable Taxes and/or Insurance)	\$200.00																																
Optional Products	\$0.00																																
<b>Regular Monthly Payment</b>	<b>\$800.00</b>																																
Total Fees	\$60.00																																
Total Late Charges	\$0.00																																
Overdue Payment	\$800.00																																
Unapplied Amount	\$1,900.00																																
Uncollected Interest	\$0.00																																
<b>Total Amount Due</b>	<b>\$1,600.00</b>																																

## 2 Account Information

**Outstanding Principal** – The amount owed on your loan, excluding any interest. This is not the amount required to pay your loan in full.

**Interest Rate** – The current interest rate expressed as a percentage.

**Maturity Date** – The date the loan is required to be paid in full.

**Escrow Balance** – The current amount in your escrow account to pay taxes and insurance, if applicable.

**Taxes Paid Year-to-Date** – The amount of taxes paid on your account starting from the beginning of the current year and continuing to the present day.

**Loan set up on ACH draft** – A preauthorized draft service from you to debit either your checking or savings account via ACH.

**ARM Loan** – Adjustable Rate Mortgage – A mortgage loan where the interest rate on the note periodically adjusts.

**Next ARM Rate Change** – The date on which your adjustable rate mortgage rate will change (only shown for ARM loans).

**Prepayment Penalty** – Identifies whether your loan is subject to a penalty or fee upon prepayment of your loan according to your loan documents.

**Loan in Foreclosure** – Indicates if your loan is in the foreclosure process.

**Breach Letter Mailed** – Notice informing you that the loan is in default.

## 3 Explanation of Amount Due

**Principal** – The amount of principal included in your regular monthly payment.

**Interest** – The amount of interest included in your regular monthly payment.

**Escrow (If Applicable Taxes and/or Insurance)** – The amount of your regular monthly payment set aside in your escrow account to pay taxes and insurance, if applicable.

**Optional Products** – The monthly premium amount for optional insurance on your loan (e.g. credit life, disability, etc.) included in your regular monthly payment, if applicable.

**Regular Monthly Payment** – The amount of principal, interest, and escrow (for taxes and insurance, if applicable), plus any Optional Products, if applicable, due on your loan.

**Total Fees** – The total of all unpaid fees assessed to your loan which may include:

- **Total Late Charges** – The total of all unpaid late charges assessed to your loan.
- **Overdue Payment** – The amount of any regular monthly payments that remain unpaid.
- **Unapplied Amount** – Any amount from funds remitted that has not been specifically applied to a payment, principal or escrow.
- **Uncollected Interest** – Outstanding daily simple interest due that remains unpaid.

**Total Amount Due** – The total payment due to bring your loan current.

## 4 Past Payments Breakdown

**Paid Last Month** – The transaction activity on your loan since the last billing cycle.

**Paid Year-to-Date** – The year-to-date transaction activity on your loan since the first billing cycle of the calendar year, including how your payments were allocated to the following:

- Principal
- Interest
- Escrow (Taxes & Insurance)
- Fees
- Late Charges
- Partial Payment/Unapplied\*\*
- Optional Product

**Total** – The total of the payments made last month and paid year-to-date.

### Partial Payment (How unapplied funds are treated)

– Depending on the status of your account, any partial payments that you make are not applied to your loan, but are held in a separate suspense account. When enough funds are received to make a regular monthly payment, the payment will be applied to your loan. In some cases, partial payments may be returned to you.

## 5 Delinquency Notice

If your loan payments are delinquent 45 days or more, this section will show the date of the delinquency, the risks if the delinquency is not cured, and the total payment due to bring your loan current.

If applicable, this section will also include certain foreclosure information, including 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.

**Recent Account History** – Shows how your payments were applied since you were last current (up to the last six months).

## 6 Important Messages

This section is used to alert you to special messages or announcements about your account, your statement or Trustmark.

If you don't designate how you want us to apply the excess funds, depending on the status of your account, the excess funds will be applied as permitted by your loan documents and applicable law.

Past Payments Breakdown:		Paid Last Month	Paid Year-To-Date
Principal		\$200.00	\$200.00
Interest		\$400.00	\$400.00
Escrow (Taxes & Insurance)		\$700.00	\$700.00
Fees		(\$60.00)	\$0.00
Late Charges		\$0.00	\$0.00
Partial Payment Unapplied**		\$14,000.00	\$1,900.00
Optional Product		\$0.00	\$0.00
<b>Total</b>		<b>\$15,000.00</b>	<b>\$3,000.00</b>

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

---

### Important Messages

IF YOU ARE EXPERIENCING FINANCIAL DIFFICULTIES and would like to speak to one of our counselors, please call 1-866-229-1656.

You may obtain a list of HUD-approved, non-profit homeowners' counseling organizations servicing your residential area by calling toll-free 1-800-569-4287 or by visiting the HUD Website at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm).

---

Transaction Activity (mm/dd/yy - mm/dd/yy)											
Transaction Description	Trans Date	Due Date	Effective Date	Transaction Amount	Principal Paid	Interest Paid	Escrow Paid	Late Charges Paid	Fees Paid	Optional Insurance	Unapplied Funds
Single Item Receipt	mm/dd/yy		mm/dd/yy	\$800.00							\$800.00
Single Item Receipt	mm/dd/yy		mm/dd/yy	\$0.00							
City Tax	mm/dd/yy		mm/dd/yy	\$700.00							
Escrow Disb	mm/dd/yy		mm/dd/yy	\$4,000.00							
Single Item Receipt	mm/dd/yy		mm/dd/yy	\$4,000.00							
Escrow Diab	mm/dd/yy		mm/dd/yy	\$4,000.00							

If your obligation for this account was previously discharged in a Chapter 7 bankruptcy proceeding, and if the obligation was not reaffirmed, this letter is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharged debt as your personal liability. The attached coupon, if needed, is included for your convenience.

**Trustmark**  
PO Box 522  
Jackson, MS 39205-0522

BORROWER ONE  
BORROWER TWO  
5432 ANY STREET  
ANY TOWN, USA 54321-1234

LENDER Member FDIC

Account Number: 0007654321

Amount Due	
<b>Due by mm/dd/yy:</b>	<b>\$1,600.00</b>
<i>A \$0.00 late fee will be charged after mm/dd/yy</i>	
Additional Principal	\$ .
Additional Escrow	\$ .
Late Payment	\$ .
<b>Total Amount Enclosed</b>	<b>\$ .</b>

NOTICE: 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.

**7 Transaction Activity**  
This section lists the transaction activity since the last statement, including all payments, fees or expenses. If the transaction activity cannot fit on the first page, all activity will be listed on a second page.

**8 Payment Coupon**  
The coupon should be detached and included with your payment if you pay by check. The payment address is shown on the coupon.

If you want to make an additional payment, depending on the status of your account, you may designate how you want us to apply the excess funds by writing the amount on the applicable line of the coupon for:

- Additional Principal
- Additional Escrow
- Late Payment
- Total Amount Enclosed

If you don't designate how you want us to apply the excess funds, depending on the status of your account, the excess funds will be applied as permitted by your loan documents and applicable law.