

123 Example Street | City, State Zip | 1.800.000.0123

**Statement Date:** 03/16/2022  
**Total Amount Due:** \$3,199.81  
**Payment Due Date\*:** 04/01/2022

\*If payment is received after 04/16/2022, \$20.61 late fee will be charged.

+ 0630032 000092821 04LVS1 0971056 084 P6

FIRST AND LAST NAME  
123 STREET NAME  
CITY, STATE, ZIP



**Save time and pay online at**  
[www.LakeviewLoanServicing.MyLoanCare.com](http://www.LakeviewLoanServicing.MyLoanCare.com)

**Customer Service/Pay-by-Phone:** 1.800.509.0183\*  
*\*Calls are randomly monitored and recorded to ensure quality service.*  
**Hours:** Monday - Friday: 8 a.m. to 10 p.m. ET  
Saturday: 8 a.m. to 3 p.m. ET  
**Refinance/Purchase Loan Specialist:** 1.833.881.8270  
**Hours:** Monday - Friday: 8:30 a.m. to 8 p.m. ET

Account Information	
<b>Loan Number:</b>	0000000000
<b>Property Address:</b>	123 STREET NAME CITY, STATE ZIP
<b>Outstanding Principal Balance:</b>	\$88,095.43
<b>Interest Rate:</b>	4.750%
<b>Escrow Balance:</b>	\$(409.89)
<b>Maturity Date:</b>	02/01/2046
<b>Prepayment Penalty:</b>	No
Delinquency Notice	
You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure, with the possibility of losing your home. As of March 16, you are 74 days delinquent on your mortgage loan.	
<b>Recent Account History</b>	
*Payment due 10/21: Fully paid on time	
*Payment due 11/21: Fully paid on 12/23/21	
*Payment due 12/21: Fully paid on time	
*Payment due 01/01/2022: Unpaid amount of \$759.03	
*Payment due 02/01/2022: Unpaid amount of \$759.03	
*Payment due 03/01/2022: Unpaid amount of \$759.03	
<b>Total due \$3,199.81</b>	
** You must pay this amount to bring your loan current. If you are experiencing financial difficulty, please see <b>Important Information</b> for homeowner counseling notice.	

Explanation of Amount Due	
<b>Principal:</b>	\$168.48
<b>Interest:</b>	\$346.73
<b>Escrow: (Taxes and Insurance)</b>	\$243.82
<b>Regular Monthly Payment:</b>	<b>\$759.03</b>
<b>New Fees and Charges (since last statement)</b>	\$40.61
<b>Past Due Amount (including unpaid fees/charges)</b>	\$2,400.17
<b>Unapplied Balance†:</b>	\$0.00
<b>Total Amount Due**</b>	<b>\$3,199.81</b>

Past Payment Breakdown		
	Paid Last Month	Paid Year-to-Date
<b>Principal:</b>	\$0.00	\$0.00
<b>Interest:</b>	\$0.00	\$0.00
<b>Escrow: (Taxes and Insurance)</b>	\$0.00	\$0.00
<b>Fees &amp; Charges:</b>	\$0.00	\$0.00
<b>Unapplied Amount:</b>	\$0.00	\$0.00
<b>Total of Payments</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Important Messages**

Learn more about the Homeowner Assistance Fund (HAF), a federal program helping homeowners impacted by COVID-19. Find out more information about the availability of HAF by visiting the National Council of State Housing Agencies website at <https://www.ncsha.org/homeowner-assistance-fund/>.

\*\*This amount does not represent a full payoff or reinstatement figure. Please contact customer service for information on full reinstatement or to request a complete payoff.

†Partial Payment: If your loan has a past due balance, any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account, and reflected in the Suspense/Other column of the Transaction Activity. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Sign-up for eStatements!

Transaction Activity (02/17/2022 to 03/16/2022)							
Date	Description	Total	Principal	Interest	Escrow	Suspense/Other	Charges
03/01/2022	Inspection Fee Assessed						\$(20.00)
03/16/2022	Late Charge Assessed						\$(20.61)

x Additional loan activity can be found at [www.LakeviewLoanServicing.MyLoanCare.com](http://www.LakeviewLoanServicing.MyLoanCare.com) under the Transaction History tab.

**See reverse side for additional important information.**

**Please return this portion with your payment.**

FIRST AND LAST NAME  
123 STREET NAME  
CITY STATE ZIP

Loan Number: 0000000000

PAYMENT DUE DATE	CURRENT PAYMENT	PAST DUE AMOUNT
04/01/2022	\$759.03	\$2,277.09
<b>TOTAL FEES AND CHARGES</b>	<b>UNAPPLIED BALANCE</b>	<b>TOTAL AMOUNT DUE</b>
\$163.69	\$0.00	\$3,199.81

Include a late payment of \$20.61 if paid after 04/16/2022

**Additional Principal** \$ \_\_\_\_\_  
**Additional Escrow** \$ \_\_\_\_\_  
**Late Charge** \$ \_\_\_\_\_  
**Other** \$ \_\_\_\_\_

Please make checks payable to:

LAKEVIEW LOAN SERVICING, LLC  
PO BOX 0000  
CITY, STATE ZIP



**Amount Enclosed:** \$    ,   .

# IMPORTANT INFORMATION

## Additional Contact and Correspondence Information

### Customer Service Inquiries

Lakeview Loan Servicing, LLC  
Attn: Customer Service  
P.O. BOX 8068  
Virginia Beach, VA 23450

Telephone: 1.800.509.0183  
Fax: 855.629.2607  
Outside the U.S.: 757.271.5100  
Monday - Friday 8 a.m. – 10 p.m. ET  
Saturday 8 a.m. – 3 p.m. ET

### Collections

1.800.509.0183  
Fax: 866.221.5275  
Monday - Friday 8 a.m. – 10 p.m. ET  
Saturday 8 a.m. – 3 p.m. ET

### Overnight Address

Lakeview Loan Servicing, LLC  
Attn: Appropriate Department  
3637 Sentara Way  
Virginia Beach, VA 23452

### Notices of Error/Information Requests

Lakeview Loan Servicing, LLC  
Attn: Office of the Customer  
P.O. BOX 8068  
Virginia Beach, VA 23450

### Property Tax

Lakeview Loan Servicing, LLC - 0031455  
P.O. BOX 9241  
Coppell, TX 75019-9278  
Fax: 817.826.1265

### Insurance Claims Correspondence

P.O. BOX 202014  
Florence, SC 29502-2014  
1.866.822.3434  
Fax: 843.413.7128  
Monday - Friday 8 a.m. – 8 p.m. ET  
Saturday 8 a.m. – 3 p.m. ET

### Insurance Center

P.O. BOX 202049  
Florence, SC 29502-2049  
1.866.822.0890  
Fax: 843.413.7127  
Monday - Friday 8 a.m. – 8 p.m. ET  
Saturday 8 a.m. – 3 p.m. ET  
Email - LC623@mycoverageinfo.com  
Include loan number and property address in body of email  
www.mycoverageinfo.com/LC623

## Payment Information

### Automatic Payments and Online Bill Pay

Sign-up today at [www.LakeviewLoanServicing.MyLoanCare.com](http://www.LakeviewLoanServicing.MyLoanCare.com) and choose any day up to the 16th for your payment to be withdrawn each month. With *Online Bill Pay*, you can schedule a payment on our website.

### Pay by Phone

To make payment using our automated telephone service, call 1.800.509.0183.

### By Mail

Please detach the payment coupon attached below and mail using the enclosed envelope.

### Western Union Quick Collect or MoneyGram ExpressPayment

Allows you to send funds directly to our office, by wire. There is a fee associated with each service. Be sure to provide your loan number. For the nearest payment location and for further details call 1.800.325.6000 for Western Union or 1.800.926.9400 for MoneyGram. Complete the Quick Collect form using CODE CITY "LOANCARE" and CODE STATE "VA" or use "Receive Code 6353" on the ExpressPayment™ form. Transactions must be completed by 3 p.m. ET to ensure same day processing.

**Customers Who Pay by Check:** When you pay your bill by check, you authorize us to electronically process your check. If your check is processed electronically, your checking account may be debited the same day we receive the check and it will not be returned with your checking account statement. If someone other than you or a bill paying service pays your bill, you must notify them of this policy.

Electronic check conversion is simply a process where your paper check is converted to an electronic payment from your account. Your check is copied and stored and the original check is destroyed. In most cases, your payment will show as an ACH or electronic debit. For more information regarding this process, visit the Federal Reserve Internet site at <http://www.FederalReserve.gov>.

## Payoff Information

To obtain an accurate payoff on your loan, we must receive a request in writing indicating your loan number, name, property address and the date of the anticipated payoff. This can be ordered by sending a written request by mail to our correspondence address: Attention: Payoff Department, or faxing your request to 1.904.366.2039, or by visiting our website at [www.LakeviewLoanServicing.MyLoanCare.com](http://www.LakeviewLoanServicing.MyLoanCare.com).

## Special Request Fees

Listed below are some of the fees charged for special services you might request. The actual fee charged to a particular customer may be different or there may be no fee. The fee schedule is subject to change. Please review each statement for any changes.

Automated Phone System Payment:

No Fee

Insufficient/Returned Check:

up to \$40.00

Online Payment:

No Fee

Extraordinary Services:

As Agreed

Autodraft:

No Fee

Payoff Statement Fee:

up to \$60.00

## State Disclosures

## Servicemembers Civil Relief Act

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to service members. If either you have been called to active duty or active service, or you are a spouse or dependent of such a service member, you may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act.

If you have not made us aware of your status, please contact us immediately. You may also call 1.800.342.9647 (toll free from the United States) or [www.MilitaryOneSource.mil/legal](http://www.MilitaryOneSource.mil/legal) to find out more information.

## Important Information

**Fair Debt Collection Practices:** This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.

**Fair Credit Reporting Act:** 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.

**Homeowner Counselor Information:** If you would like counseling or assistance, you can contact the following: 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.

**Important Notes to Mortgagors involved in a Bankruptcy Proceeding:** If you are a debtor involved in a bankruptcy proceeding, this statement has been sent to you merely for informational purposes and should be disregarded as an attempt to collect the debt (unless your mortgage is subject to an in rem order). The amount stated may not accurately reflect the debt owed.

If the automatic stay is in effect, we will not act to collect on the debt owed until the stay has been lifted or the case has been closed, dismissed, or discharged. If this statement has reached you after your case has been discharged, please be assured that we are not attempting, and will not attempt, to collect this debt as a personal obligation, except in those circumstances where we may have the right to do so under applicable bankruptcy law. Otherwise we will seek recovery of the debt from the property securing this debt.

## Homeowners and Hazard Insurance Information

It is your responsibility to maintain proper and sufficient hazard insurance coverage. Hazard insurance includes fire and extended coverage, and where required, flood insurance. For your protection, you need to consult with your agent or insurance carrier to determine the replacement value of your property and available coverage. Renewable policies and invoices are due thirty days prior to the expiration of the existing policy.

Please be advised that mid-term replacement coverage with another insurance company at any time other than the renewal date may cost you money. Refund of unused premiums are generally penalized by the carrier. Replacement policies must be accompanied by a paid receipt for the first year's premium and the previous insurance carrier should refund any unused premiums on cancelled policies directly to you.

Please contact your carrier if you do not receive your homeowners (hazard and where required, flood) policy on all mortgage loans and a copy of the insurance billing (if your loan is escrowed/impounded for insurance).

Please notify your agent to either call our Insurance Center at 1.866.822.0890 to make sure that we are listed on the policy and that copies, which include your loan number and property address, are uploaded to [www.LakeviewLoanServicing.MyLoanCare.com](http://www.LakeviewLoanServicing.MyLoanCare.com), faxed to our Insurance Center at 1.843.413.7127 or sent to the following address: LoanCare, LLC, ISAOA/ATIMA, P. O. Box 202049, Florence, SC 29502-2049.

For questions regarding Insurance Claims Processing, please contact 1.866.822.3434 or fax information to 1.843.413.7128.

03/16/2022

# IMPORTANT INFORMATION

## Contact and Correspondence Information for Lakeview Loan Servicing New Loan Assistance

### Cash-out Refinance

1.833.881.8267  
Monday - Friday 8:30 a.m. – 8 p.m. ET  
Lakeview Loan Servicing, LLC  
Attn: Customer Retention  
4425 Ponce De Leon Blvd., MS 5-251  
Coral Gables, FL 33146  
NMLS# 391521

### Lower Payment Refinance

1.833.881.8268  
Monday - Friday 8:30 a.m. – 8 p.m. ET  
Lakeview Loan Servicing, LLC  
Attn: Customer Retention  
4425 Ponce De Leon Blvd., MS 5-251  
Coral Gables, FL 33146  
NMLS# 391521

### New Purchase Loan

1.833.881.8272  
Monday - Friday 8:30 a.m. – 8 p.m. ET  
Lakeview Loan Servicing, LLC  
Attn: Customer Retention  
4425 Ponce De Leon Blvd., MS 5-251  
Coral Gables, FL 33146  
NMLS# 391521

### Shorter Term Refinance

1.833.881.8271  
Monday - Friday 8:30 a.m. – 8 p.m. ET  
Lakeview Loan Servicing, LLC  
Attn: Customer Retention  
4425 Ponce De Leon Blvd., MS 5-251  
Coral Gables, FL 33146  
NMLS# 391521

### Lower Rate Refinance

1.833.881.8269  
Monday - Friday 8:30 a.m. – 8 p.m. ET  
Lakeview Loan Servicing, LLC  
Attn: Customer Retention  
4425 Ponce De Leon Blvd., MS 5-251  
Coral Gables, FL 33146  
NMLS# 391521

### Assumable Mortgages

1.844.512.1549  
Monday - Friday 8:30 a.m. – 8 p.m. ET  
Lakeview Loan Servicing, LLC  
Attn: Assumption Specialist  
507 Prudential Road, Suite 100B  
Horsham, PA 19044  
NMLS# 391521



## Lakeview Loan Servicing State License Information

Lakeview Loan Servicing, LLC is located at 4425 Ponce De Leon Blvd., MS 5-25 Coral Gables, FL 33146 and can be reached at 1-877-772-5391 or on the internet at: [www.lakeviewloanservicing.com](http://www.lakeviewloanservicing.com). Lakeview Loan Servicing, LLC NMLS/Unique Identifier number is # 391521 (<http://nmlsconsumeraccess.org/>). Lakeview Loan Servicing has the following licenses, among others: Alabama Consumer Credit License #21603; Alaska Mortgage Broker/Lender #AK391521; Arizona Mortgage Banker License #0922573; Arkansas Combination Mortgage Banker-Broker-Servicer License, Issued 02/06/2012; California Department of Business Oversight Residential Mortgage Lending Act License, #4131216; Colorado Mortgage Company Registration Regulated by the Colorado Division of Real Estate; Connecticut Mortgage Lender License ML-391521; Delaware Lender License # 012482; District of Columbia Mortgage Lender License #MLB391521; Florida Mortgage Lender Servicer License #MLD770; Georgia Residential Mortgage Lender Licensee #31759; Hawaii Mortgage Servicer License MS141; Idaho Mortgage Broker/Lender License #MBL-7789; Illinois Residential Mortgage Licensee #MB.6760803; Indiana Department of Financial Institutions Mortgage Lending License #17859; Iowa Mortgage Banker License #2011-0015; Kansas Mortgage Company License #MC.0025392; Kentucky Mortgage Company License #MC81939; Louisiana Residential Mortgage Lending License, Issued 09/26/2012; Maine Supervised Lender License, Issued 11/21/2012; Maryland Mortgage Lender License #06-20419; Massachusetts Division of Banking Mortgage Lender License # ML391521; Michigan 1st Mortgage Broker/Lender/Servicer Registrant #FR0018035; Michigan 2nd Mortgage Broker/Lender/Servicer Registrant #SR0018067; Minnesota Residential Mortgage Originator License #MN-MO-391521; Minnesota Residential Mortgage Servicer License #MN-MS-391521; Licensed by the Mississippi Department of Banking and Consumer Finance-Mortgage Lender License #391521; Missouri Company Registration #16-2113; Montana Mortgage Lender License #391521, Nebraska Mortgage Banker License #2119; Nevada Mortgage Servicer License #4360; Licensed by the New Hampshire Banking Department-Mortgage Banker License #16387-MB; Licensed by the New Jersey Department of Banking and Insurance-Residential Mortgage Lender License, Issued 04/19/2013; New Mexico Mortgage Loan Company License, Issued 08/29/2012; North Carolina Mortgage Lender License #L-153650; North Dakota Money Broker License #MB102437; Ohio Mortgage Broker Act Mortgage Banker Exemption MBMB.850153.000; Oklahoma Mortgage Broker License #MB002123; Oklahoma Mortgage Lender License #ML010134; Oregon Mortgage Lending License #ML-5249; Licensed by the Pennsylvania Department of Banking-Mortgage Lender License #37362; Rhode Island Licensed Lender #20132921LL; Rhode Island Third party Loan Servicer License #20163234LS; South Carolina Department of Financial Institutions Mortgage Lender / Servicer License #MLS – 391521; South Dakota Mortgage Lender License #ML.04999 and Money Lender License #MYL.3102; Tennessee Mortgage License #113917; Texas Department of Savings & Mortgage Lending Mortgage Banker Registration, Issued 11/21/11 This office is licensed and examined by the Office of Consumer Credit Commissioner of the State of Texas, 4425 Ponce de Leon Blvd., MS-5-521, Coral Gables, FL 33146; Utah Department of Real Estate Mortgage Entity License #8777177; Vermont Lender License #6429; Licensed by the Virginia State Corporation Commission-Virginia Lender License #MC-5698; Washington Consumer Loan Company License #CL-391521; West Virginia Mortgage Lender License #ML-30931; Wisconsin Mortgage Banker License #391521BA; Wyoming Mortgage Lender/Broker License #2312.

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