PENNYMAC

P.O. Box 514387
Los Angeles, CA 90051-4387

017581

MELANIE O'HARA
MITCHELL MILLS
3029 ROYAL TERN DR
WINTER HAVEN, FL 33881-7300

Contact Us:

Web:	PENNYMAC.COM
General Insurance:	866.318.0208
Settlement Claim Checks:	866.314.0498
Customer Service:	800.777.4001

Mortgage Activity Statement

Statement Date: November 5, 2024

Loan Number:	**8205038647**
Payment Due Date:	**December 1, 2024**
Amount Due:	**$2,545.82**

If payment is received after 12/16/2024, $76.70 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:	$291.74
Interest:	$1,625.83
Escrow (Taxes and Insurance):	$628.25
Regular Monthly Payment:	**$2,545.82**
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:	**$2,545.82**

Account Information

Property Address:	3029 ROYAL TERN DR WINTER HAVEN, FL 33881
Unpaid Principal Balance:	$294,489.19
Escrow Balance:	$4,922.02
Suspense Balance:	$0.00
Interest Rate:	6.625%
Prepayment Penalty:	No

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	$290.14	$3,105.37
Interest:	$1,627.43	$17,987.90
Escrow (Taxes & Insurance):	$628.25	$6,780.45
Fees:	$0.00	$0.00
Suspense*:	$0.00	$0.00
Total:	$2,545.82	$27,873.72

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.

1000 - Billing Statement

You are enrolled in AutoPay. This coupon is provided for informational purposes only.
If your AutoPay is cancelled before your next scheduled draft, please initiate your payment.

PENNYMAC

Payment Date: 12/1/2024

Loan Number: 8205038647

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

MELANIE O'HARA
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3029 ROYAL TERN DR
WINTER HAVEN, FL 33881-7300

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Important Information About Your Loan

Need a Purchase Loan? Find out how to shop for a new home with a competitive edge by calling (888) 978-4125 for a no-obligation loan consultation today!

Want to reduce your risk of identity theft from stolen mail? PennyPaperless is convenient and secure. Just log in on www.PennyMac.com and click on Account Settings. Then go to Paperless Preferences and select Online Only for your monthly statement. You can also make a payment, view your loan activity and access loan information 24/7. What are you waiting for?

To find free or low cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

Transaction Activity October 07, 2024 - November 05, 2024

Date	Description	Transaction Amount	Principal	Interest	Escrow	Fees	Suspense
10/29/2024	Mortgage Insurance Disbursement	($132.71)	$0.00	$0.00	$0.00	$0.00	$0.00
11/02/2024	Payment	$2,545.82	$290.14	$1,627.43	$628.25	$0.00	$0.00

Important Information About Mailed Payments

- **Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.**
- **Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.**
- **Please do not send cash. Payment instructions are limited to the information provided by Pennymac on the payment coupon only.**
- **Please sign and write your account number on your check or money order.**

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment plus an exact match to outstanding late charges, Pennymac may apply the excess funds to late charges rather than applying excess funds to other outstanding balances. If the money you sent wasn't enough for a periodic payment, it will be applied to your loan as unapplied funds. We may accept a payment that is less than your periodic payment by an amount up to $10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

Other Important Information

How to Contact Us	PENNYMAC.COM Available 24/7 on all your devices: PC, Tablet, and Mobile. *El sitio web está disponible en Español.* **Go Paperless today!**	Pennymac Customer Service: 800.777.4001 M - F: 5:00AM - 6:00PM PT Sat: 7:00AM - 11:00AM PT General Insurance: 866.318.0208	PennyMac Loan Services, LLC Attn: Correspondence Unit PO Box 950002 Fort Worth, TX 76155-9802 Notices of error or information requests **must** be mailed to this address.
How to Make a Payment	**Auto-Pay** *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. **Pay Online or Pay-by-Phone:** Make a one-time payment using your checking or savings account, or debit card at: PENNYMAC.COM **phone:** 800.777.4001 (Fees may apply for services)	**Western Union:** Code City: *PennyMac* Pay To: *PennyMac Loan Services* Code State: *CA* ID Number: *Enter Loan Number*	**Check** ** : Mail to Pennymac: **Standard Address:** P.O. Box 660929 Dallas, TX 75266-0929 **Overnight Address:** Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	**Property Tax Bills:** If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; Pennymac will pay them from the escrow account upon request.) **Claim Settlement Checks:** Call 866.314.0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	**General Insurance Questions:** 866.318.0208 **Insurance Information:** Anytime there is a change to your insurance policy please provide your insurance carrier the below: **Mortgagee Clause:** PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	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.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify Pennymac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy for more information.

** If you are enrolled in a Pennymac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.*

*** When you pay with a check, you authorize Pennymac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day Pennymac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.*

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

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PENNYMAC®

Rev. 08/2024

FACTS WHAT DOES PENNYMAC LOAN SERVICES, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ▪ **Social Security number** and **employment information** ▪ **Account balances** and **payment history** ▪ **Transaction history** and **credit history**
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons **PennyMac Loan Services, LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PennyMac Loan Services, LLC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	▪ Call 866-601-3518 – our menu will prompt you through your choices or ▪ Visit us online: PENNYMAC.COM/PRIVACY **Please note:** If you are a *new* customer, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call toll-free 866-601-3518 or go to PENNYMAC.COM/CONTACT-US

What we do	
How does PennyMac Loan Services, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with state and federal law. These measures include computer safeguards and secured files and buildings.
How does PennyMac Loan Services, LLC collect my personal information?	We collect your personal information, for example, when you: ▪ apply for a loan or provide your mortgage information ▪ give us your contact information or give us your income information ▪ provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ ***Our affiliates include companies with a Pennymac or Townsgate name.***
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ ***PennyMac Loan Services, LLC does not share with nonaffiliates so they can market to you.***
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. ▪ ***Our joint marketing partners include mortgage companies, insurance companies, and companies that provide financial products and services.***

Other important information

California Residents: We will not share your information with nonaffiliated third parties for their marketing purposes except with your express consent. We will not share your personal information with affiliates or with other financial companies for joint marketing purposes if you ask us not to by using the opt-out form or instructions called "Important Privacy Choices for Consumers" provided with this notice.

Nevada Residents: This notice is provided to you pursuant to state law. You may be placed on our internal Do Not Call List by calling (866) 601-3518, sending a secure message through our website at PENNYMAC.COM, or writing to PennyMac Loan Services, LLC, Attn: Corporate Privacy, PO Box 788, Moorpark, CA 93020-9903. For more information, contact us at the address above. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: aginfo@ag.nv.gov.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at PENNYMAC.COM/PRIVACY or by calling (866) 601-3518.

Texas Residents: For questions or complaints about this loan, contact PennyMac Loan Services, LLC at 800-777-4001. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.