



FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS  
P.O. BOX 619063  
DALLAS, TX 75261-9063

# Mortgage Statement

Statement Date 09/01/23

0-807-98843-0015527-001-000-000-000-000

NICHOLAS WEAVER  
160 BISON LN  
CIBOLO TX 78108-3763

## Contact Information

Phone: 1-855-690-5900  
Customer Care: Monday - Friday 8:00am – 8:00pm ET  
Saturday 9:00am – 2:00pm ET  
Find us on the web at: www.freedommortgage.com

Loan Number 0149513897  
Payment Due Date 10/01/23

**Amount Due\*\*** **\$1,627.13**

If payment is received after 10/16/23, \$65.08 late fee will be charged.

Property Address: 160 BISON LN  
CIBOLO TX 78108

## Account Information

Outstanding Principal	\$324,863.77
Deferred Balance	\$0.00
Interest Rate	3.500%
Prepayment Penalty	No
Escrow Balance	\$1,105.51
Unapplied Funds	\$0.00

## Explanation of Amount Due

Principal	\$556.78
Interest	\$947.52
Escrow/Impound (for Taxes and/or Insurance)	\$122.83
<b>Regular Monthly Payment</b>	<b>\$1,627.13</b>
Total Fees & Charges	\$0.00
Overdue Payment	\$0.00
Unpaid Late Charges	\$0.00
Other/Optional Products	\$0.00
<b>Total Amount Due**</b>	<b>\$1,627.13</b>

## Transaction Activity (08/02/23 - 09/01/23)

Transaction Description	Date	Interest Paid To Date	Transaction Effective Date	Transaction Amount	Interest Paid	Principal Paid	Escrow Paid	Late Charges Paid	Fees Paid	Optional Insurance	Unapplied Funds
Payment	08/30/23	09/01/23	08/30/23	\$1,627.13	\$949.14	\$555.16	\$122.83	\$0.00	\$0.00	\$0.00	\$0.00

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

## Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$555.16	\$3,161.18
Interest	\$949.14	\$4,765.32
Escrow (Taxes and Insurance)	\$122.83	\$614.15
Fees**	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Partial Payment Unapplied*	\$0.00	\$0.00
<b>Total</b>	<b>\$1,627.13</b>	<b>\$8,540.65</b>

\*Partial Payments: Any funds received that are less than a full periodic payment may be applied to your account, promptly returned to you, or held in a non-interest bearing account until enough funds are received to apply to a full periodic payment.

\*\*Amounts listed here will include other/optional products, if applicable.

## Important Messages

### You have the *freedom* to start fresh!

Whether you are in the market to purchase a new primary residence, a second home, or an investment property, now is a great time to get started. Our qualified loan advisors are ready to assist you! Call **877-482-2744** today to learn more and get pre-qualified.

\*\*This balance represents the known Amount Due as of the printing of this statement. If you are delinquent, this balance may not represent full reinstatement of your obligation. Please contact us regarding your up-to-date reinstatement balance at 1-855-690-5900.

Additional information is provided on the back of the statement.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



LOAN NUMBER: 0149513897 NICHOLAS WEAVER

*Your payment is scheduled to automatically draft from your bank account. This bill is for informational purposes only.*

## Amount Due

**Due By 10/01/23:** **\$1,627.13**

*\$65.08 late fee will be charged after 10/16/23*

Additional Principal	\$	.
Additional Escrow	\$	.
Late Charge	\$	.



To change mailing address and/or contact information, check here and complete form on back.

## CONTACT INFORMATION

**To submit a RESPA Qualified Written Request ("QWR"), assert an error or request information about the servicing of your loan, you must use the designated address below.**

**PAYMENT  
PROCESSING**  
Freedom Mortgage  
P.O. Box 7230  
Pasadena CA 91109-7230

**OVERNIGHT**  
Freedom Mortgage  
10500 Kincaid Drive, Suite 111  
Fishers, IN 46037-9764

**TO SUBMIT A RESPA  
QUALIFIED WRITTEN REQUEST  
("QWR")**  
Freedom Mortgage  
P.O. Box 50428  
Indianapolis, IN 46250-0401

**REQUEST FOR PAYOFF/  
GENERAL CORRESPONDENCE**  
Freedom Mortgage  
P.O. Box 50485  
Indianapolis, IN 46250-0485  
Fax: 877-233-5843

**CUSTOMER CARE: 855-690-5900**

or

**WEBSITE: [www.freedommortgage.com](http://www.freedommortgage.com)**

In case of errors or questions about your electronic transfers telephone us at 855-690-5900 or write us at P.O. Box 50428, Indianapolis, IN 46250-0401 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

## IMPORTANT INFORMATION

**REAL ESTATE TAXES** are paid from a tax bill issued by your local taxing authority. It is not necessary for you to forward any regular tax bills to us. If we need your tax bill, we will request it from you in writing. If you receive a delinquent, adjusted, or corrected tax bill please forward it to: Freedom Mortgage, P.O. Box 22670, Rochester, NY 14692. You may also fax it to 817-826-0410. Supplemental bills are often issued in addition to yearly real estate tax bills and are your responsibility to pay. They are not collected through your escrow account.

**HAZARD INSURANCE** It is your responsibility to maintain proper and sufficient hazard insurance coverage for your property. Hazard insurance includes Fire and Extended coverage and, where required, Flood Insurance. To protect our mutual interest in the property, we require evidence of proper insurance. If you fail to provide evidence, we will purchase Lender Placed coverage on your behalf, not including your equity, and charge your escrow account.

Policy renewals and invoices are due thirty (30) days prior to the expiration of the existing policy. Please notify your agent to ensure that we are listed on the policy and that a copy, which includes your loan number, is either faxed to our Insurance Department at 866-751-9324 or mailed to: Freedom Mortgage Corporation, ISAOA / ATIMA, P.O. Box 5050, Troy, MI 48007-5050. For general questions regarding hazard insurance, please call 866-222-9005.

For questions regarding Hazard Loss Drafts, please call 888-810-7318. You may also fax any required Loss Draft information to 866-751-9365.

**IF YOU ARE EXPERIENCING FINANCIAL DIFFICULTIES** and would like to speak to one of our counselors please call 855-690-5900.

**U.S. MILITARY** Servicemembers on "active duty" or "active service" or a spouse or dependent of such servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers' Civil Relief Act ("SCRA"). If you are a servicemember on active duty or believe you are eligible for such SCRA benefits, please notify our Customer Care Department at 855-690-5900.

## PAYMENT INFORMATION

**Payment Crediting** - If you are enrolled in automatic payment drafting, your payment will be credited each month on the date selected at the time of enrollment. One-time payments made online or by phone will be credited effective the date you selected when submitting the payment. Please note that it may take up to 1-2 business days for your payment to be displayed in your transaction history.

**Phone payments or Automatic (ACH) payments** - To pay by phone please call the Customer Care number provided above. To establish or cancel your ACH program, please contact Customer Care at the number provided above at least three business days prior to the next scheduled draft date.

**Web** - You can make your payments online, simply visit us at [www.freedommortgage.com](http://www.freedommortgage.com).

**Unapplied / Partial Payments** - Any funds received that are less than a full periodic payment may be applied to your account, promptly returned to you, or held in a non-interest-bearing account until enough funds are received to apply to a full periodic payment.

**Payoff Quote** - This statement does not contain the amount required to pay your loan in full and may not reflect all third-party fees (if applicable) or all amounts due. To obtain a payoff quote, please send your request in writing to the address or fax # provided above or via email to [FreedomPayoffRequest@FreedomMortgage.com](mailto:FreedomPayoffRequest@FreedomMortgage.com). You may also contact Customer Care at the number provided above.

**Payments by Mail** - To avoid processing delays make your check or money order payable to Freedom Mortgage and include your loan number. Please do not send cash or correspondence with your payment.

**Avoid Late Charges and Protect Your Credit** - We may furnish information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Any payments received after the late payment date noted on your coupon will be assessed a late fee.

**Additional Principal Payments** - Depending upon the terms of your loan agreement, you may be able to pay additional principal on your loan. We must receive additional principal payments on or before your payment due date. Include additional principal with your regular payment and indicate the amount in the space provided on your coupon.

**Check Processing** - When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution.



## LOSS MITIGATION OPTIONS

If you are experiencing financial difficulties, we are here to help you. Call us today to learn more about your Loss Mitigation options at 855-690-5900 or by visiting our website at [www.freedommortgage.com](http://www.freedommortgage.com).

The right option for you depends on your individual circumstances. If you provide all required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief, including solutions that may allow you to stay in your home (refinance, repayment, forbearance, loan modification) or leave your home while avoiding foreclosure (short sale or deed-in-lieu of foreclosure).

You may obtain a list of HUD approved, non-profit homeowners counseling organizations serving your residential area by calling toll free 800-569-4287 or by visiting the HUD website at [www.hud.gov](http://www.hud.gov).

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.

Change of Mailing Address / Contact Information  
Please provide your contact information below.

Name \_\_\_\_\_

New Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone # \_\_\_\_\_ Business Phone # \_\_\_\_\_ Ext. \_\_\_\_\_

Email \_\_\_\_\_

Cell Phone # \_\_\_\_\_

I consent for Freedom Mortgage to contact me via this cell phone number.