



Customer Service

Monday - Friday
Saturday

1-800-848-9136

8 a.m. - midnight (ET)
8 a.m. - 8 p.m. (ET)

Deaf or Hard of Hearing (TTY)

1-800-582-0542



chase.com

41674 MWD Z 27614 C - BR2 R3
MARY JEAN PARVIN
2 N AVENA AVE
LODI CA 95240-2808

Oct/Nov

Mortgage Loan Statement

Loan Number	0706291234
Statement Date	10/03/2014
Property Address	2 N Avena Ave Lodi, CA 95240

Amount Due By Payment Options

Option 1: Minimum Payment Due	\$836.71
Option 2: Interest Due Payment	N/A
Option 3: Full Principal & Interest Payment	N/A
Option 4: Full Principal & Interest Payment (15 years)	\$2,265.86

Payment Due Date 11/01/2014

A late charge of \$39.84 may apply if received after 11/16/2014.

Payment Summary

Principal	\$466.60
Interest	\$330.27
Monthly Payment	\$796.87
Fees/Charges	\$39.84
Original Missed Payment Date	10/01/2014
Past Due Amount	\$796.87
Total Amount Due	\$1,633.58

Adjustable-Rate Mortgage Information

Interest Rate (Until 11/2014)	2.61800%
For Payment Due	10/01/2014

Loan Overview (as of 10/03/2014)

Original Principal Balance	\$170,000.00
Unpaid Principal Balance	\$151,963.33
Unapplied Balance	\$3.13

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$464.32	\$5,031.49
Interest	\$332.55	\$2,359.12
Fees/Advances/Other Balances	\$0.00	\$39.84
Unapplied Funds	\$3.13	\$3.13
Total	\$800.00	\$7,433.58

Payment Options

	Option 1: Minimum Payment Due	Option 2: Interest Due Payment	Option 3: Full Principal & Interest Payment	Option 4: Full Principal & Interest Payment (15 years)
Principal	\$466.60	\$0.00	\$0.00	\$1,895.75
Interest	\$330.27	\$0.00	\$0.00	\$330.27
Monthly Payment	\$836.71	N/A	N/A	\$2,265.86
Total Fees and Charges	\$0.00	\$0.00	\$0.00	\$0.00
Total Amount Due	\$836.71	N/A	N/A	\$2,265.86
If you make this payment:	You may not cover the interest on your loan and may increase your loan balance.	You will not pay any principal on your loan, and will not reduce your loan balance.	You will reduce your loan balance.	You will reduce your loan balance.

Transaction Activity Since Your Last Statement (Includes Fees/Charges)

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Fees	Unapplied Funds
10/03/2014	PAYMENT	\$800.00	\$464.32	\$332.55			
10/03/2014	UNAPPLIED CASH						\$3.13

**Mortgage Loan Statement**

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Detailed Description of Payment Options

The payment amount shown for each available option, as applicable, also includes an escrow payment, any unpaid late charges, and fees for optional products. If you have established automatic payment withdrawals, the amount you selected will be drafted rather than the Minimum Payment.

Option 1: Minimum Payment Due

This amount pays the smallest amount of interest and, if applicable, principal that you must pay each month. This amount may not be sufficient to pay all the accrued interest for the previous month or to pay the loan in full over the remaining scheduled term. Negative amortization may result, which means that any unpaid interest will be added to the principal loan balance and will accrue additional interest.

Option 2: Interest Due Payment

This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment). However, no portion of the payment will be applied to reduce the principal balance of your loan.

Option 3: Full Principal and Interest Payment

(based on the remaining scheduled term of your loan)

This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment) and a sufficient amount of principal to pay off your loan based on the remaining scheduled term under your loan documents.

Option 4: Full Principal and Interest Payment

(based on the remaining schedule of your loan, if your original term is 15 years)

This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment) and a sufficient amount of principal to pay off your loan based on the remaining scheduled term of your loan, if the original loan term was 15 years.

The Minimum Payment is the LEAST amount that you must pay. One or more of the other options may not be available each month. If other options are available, the payment amount for those options will always be equal to or greater than the Minimum Payment.

Important Messages**Account Alerts**

Free account Alerts put you in control so you can manage your mortgage loan whenever and wherever you want. Log on to your account at **chase.com** to update your alert preferences.

The balance of your unapplied funds account is \$3.13. This amount is less than the total amount required to make a full monthly payment. This means that these funds will remain in your unapplied funds account until additional funds are received that equal the full payment amount. If you have any questions or want to apply these funds in a different way, please call us at 1-800-848-9136.

Please take a moment to review your contact information at **chase.com/myinfo**. Verify that your preferred mailing address, email and phone number are correct so you receive important information about your account(s). **If you don't have an online account, follow the easy steps at chase.com to create one.**

Servicemember Protections: You may be entitled to certain legal rights and protections if you or any owner or occupant of your home are or recently were on active duty or active service as a federal or state Military Servicemember, or if you are a member of the National Guard or Reserve.

