


**Customer Service**

Monday - Thursday

Friday

Saturday

**1-800-848-9380**

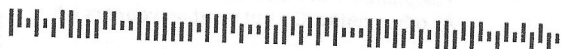
8 a.m. - midnight (ET)

8 a.m. - 10 p.m. (ET)

8 a.m. - 5 p.m. (ET)

**Deaf or Hard of Hearing (TTY)**
**1-800-582-0542**


chase.com



54783 MWD Z 92114 C - BRE  
MARY JEAN PARVIN  
2 N AVENA AVE  
LODI CA 95240-2808

## Mortgage Loan Statement

Loan Number 0706291234  
Statement Date 11/17/2014  
Property Address 2 N Avena Ave  
Lodi, CA 95240

### Amount Due By Payment Options

Option 1: Minimum Payment Due \$859.27  
Option 2: Interest Due Payment N/A  
Option 3: Full Principal & Interest Payment N/A  
Option 4: Full Principal & Interest Payment (15 years) N/A

**Payment Due Date** 12/01/2014

A late charge of \$38.98 may apply if received after 12/16/2014.

### Loan Overview (as of 11/17/2014)

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	\$0.00	\$5,031.49
Interest	\$0.00	\$2,359.12
Fees/Advances/Other Balances	\$0.00	\$39.84
Unapplied Funds	\$0.00	\$3.13
<b>Total</b>	<b>\$0.00</b>	<b>\$7,433.58</b>

### Payment Summary

Principal \$450.47  
Interest \$329.12  
**Monthly Payment** \$779.59  
**Fees/Charges** \$79.68  
**Original Missed Payment Date** 10/01/2014  
**Past Due Amount** \$1,593.74  
**Total Amount Due** \$2,453.01

### Adjustable-Rate Mortgage Information

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

### 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	\$450.47	\$0.00	\$0.00	\$0.00
Interest	\$329.12	\$0.00	\$0.00	\$0.00
<b>Monthly Payment</b>	<b>\$859.27</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Total Fees and Charges	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Amount Due</b>	<b>\$859.27</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
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
11/17/2014	LT CHARGE ASSESSMENT					\$39.84	

**Mortgage Loan Statement**

Loan Number	0706291234
Statement Date	11/17/2014
Property Address	2 N Avena Ave Lodi, CA 95240

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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](http://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 1-800-848-9380.

**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're a dependent of such a Servicemember. For more information, please call us at 1-877-469-0110, 1-318-340-3308 if you're calling from overseas, or 1-800-582-0542 for TTY services.

If you receive or expect to receive an insurance claim check for damages to your home, you can visit [chase.com/InsuranceClaim](http://chase.com/InsuranceClaim) for information about our claim process. If you have any questions, please call us at 1-866-742-1461 Monday through Friday from 8 a.m. to midnight and Saturday from 8 a.m. to 8 p.m. Eastern Time.



**Delinquency Information**

Loan Number 0706291234  
Statement Date 11/17/2014  
Property Address 2 N Avena Ave  
Lodi, CA 95240

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**Important Notice**

**You've missed one or more payments and your mortgage loan is in default.** This summary highlights the status of your account, your missed payments and how to get help.

We can provide options that may lower your payment, lower your interest rate or help you avoid foreclosure.

**Amount Due**

As of 11/17/2014, \$2,453.01 is required to bring your loan current.

This amount was calculated on the date referenced above, which means it may change if additional fees are billed after this date. Call us at 1-800-848-9380 to confirm the full payment amount you owe to bring your account up to date.

**Delinquency Status**

**Your mortgage loan was due on 10/01/2014 and is 47 days past due. If you already made your past-due payments, please disregard this notice.**

If you have not made past-due payments, you may be at risk of foreclosure or other fees and charges.

**Other Resources**

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury sponsored HOPE Hotline number at 1-888-995-HOPE; 1-888-995-4673 and ask for MHA Help to get free assistance, or visit HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at [hud.gov/offices/hsg/sfh/hcc/fc/](http://hud.gov/offices/hsg/sfh/hcc/fc/).

**Additional Information**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.**

**This communication is an attempt to collect a debt and any information obtained will be used for that purpose.**

The California Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP; 1-877-382-4357 or [www.ftc.gov](http://www.ftc.gov).

**Summary of Your Most Recent Payments**

Payment Due Date	Amount Remaining Past Due
10/01/2014	\$796.87
11/01/2014	\$796.87

