

MUESTRA DE ESTADO DE CUENTA HIPOTECARIO

Springside Mortgage

Customer Service: 1-800-555-1234
www.springsidemortgage.com

Jordan and Dana Smith
 4700 Jones Drive
 Memphis, TN 38109

Mortgage Statement

Statement Date: 3/20/2012

Account Number	1234567
Payment Due Date	4/1/2012
Amount Due	Option 1 (Full): \$1,829.71
	Option 2 (Interest-Only): \$1,443.25
	Option 3 (Minimum): \$1,156.43
<i>If payment is received after 4/15/12, \$160 late fee will be charged.</i>	

Account Information	
Outstanding Principal	\$260,000.00
Interest Rate (Until October 2012)	4.75%
Prepayment Penalty	\$3,500.00

Explanation of Amount Due			
	Option 1 (Full)	Option 2 (Interest-Only)	Option 3 (Minimum)
Principal	\$386.46	\$0	\$0
Interest	\$1,048.07	\$1,048.07	\$761.25
Escrow (Taxes and Insurance)	\$235.18	\$235.18	\$235.18
Regular Monthly Payment	\$1,669.71	\$1,283.25	\$996.43
Total Fees and Charges	\$160.00	\$160.00	\$160.00
Total Amount Due	\$1,829.71	\$1,443.25	\$1,156.43
If you make this payment...	... your principal balance will <u>decrease</u> , and you will be closer to paying off your loan.	... your principal balance will <u>stay the same</u> , and you will <u>not</u> be closer to paying off your loan.	... <u>your principal balance will increase</u> . You will be borrowing more money and losing equity in your home.

Transaction Activity (2/20 to 3/19)			
Date	Description	Charges	Payments
3/16/12	Late Fee (charged because payment was received after 3/15/2012)	\$160.00	
3/19/12	Payment Received - Thank you		\$1,669.71

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$384.93	\$1,150.25
Interest	\$1,049.60	\$3,153.34
Escrow (Taxes and Insurance)	\$235.18	\$705.54
Fees	\$0.00	\$0.00
Total	\$1,669.71	\$5,009.13

Springside Mortgage

Springside Mortgage
 P.O. Box 11111
 Los Angeles, CA 90010

Amount Due	
Due By 4/1/2012:	<input type="checkbox"/> Option 1 (Full): \$1,829.71
	<input type="checkbox"/> Option 2 (Interest-Only): \$1,443.25
	<input type="checkbox"/> Option 3 (Minimum): \$1,156.43
<i>\$160 late fee will be charged after 4/15/12</i>	
Additional Principal	\$ -
Additional Escrow	\$ -
Total Amount Enclosed	\$ -

Make check payable to Springside Mortgage.

1234567 34571892

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Fuente: Sala de reglamentos. (sin fecha). Estado periódico 3 [Imagen]. Protección del consumidor de hipotecas sobre viviendas.
<http://archive.regulationroom.org/mortgage-protection/files/2012/08/h28c.png>