



Return Mail Operations
 PO Box 10388
 Des Moines, IA 50306-0388

Statement date 11/18/13
 Loan number 1100238036
 Property address
 10004 FOREST SPRING LN
 PEARLAND TX 77584

Customer Service Online
 mortgageaccountonline.com
 Fax
 1-866-453-6315
 Telephone
 1-800-842-7654

Correspondence
 PO Box 10328
 Des Moines, IA 50306
Hours of operation
 Mon - Fri 6 a.m. - 10 p.m.
 Sat 8 a.m. - 2 p.m. CT

Payments
 PO Box 60768
 Los Angeles CA 90060

We accept telecommunications relay service calls.

Important messages



1MB 05228/005228/005309 0014 1 ACQYU0 106 007

CHARLES PIPKINS
 14781 MEMORIAL DR APT 179
 HOUSTON, TX 77079-5210

Summary

| | | | |
|---|-------------------|--|--------------|
| Payment (principal and/or interest, escrow) | \$1,601.03 | Unpaid principal balance | \$143,531.96 |
| Current monthly payment | \$1,601.03 | (Contact Customer Service for your payoff balance) | |
| Unpaid late charge(s) | \$510.46 | Interest rate | 8.000% |
| Total payment due 12/01/13 | \$2,111.49 | Interest paid year-to-date | \$11,572.98 |
| | | Escrow balance | \$3,965.73 |

Activity since your last statement

| Date | Description | Total | Principal | Interest | Escrow | Other |
|-------|-------------|------------|-----------|----------|----------|---------------------|
| 11/18 | Payment | \$1,721.03 | \$178.10 | \$958.07 | \$464.86 | Inspection \$120.00 |
| 11/18 | Payment | \$10.00 | | | | Fax fee \$10.00 |

TRA13-D-005228/005309 ACQYU0 S1-ET-M1-C001 1



Please detach and return with your payment.

Loan number 1100238036
 Current monthly payment due \$1,601.03
 Total payment due 12/01/13 \$2,111.49
 After 12/16/13 a late charge may apply \$56.81

Monthly payment x pmt amt

Additional principal

Late charges

Other charges

Additional escrow

Please specify additional funds

Check here and see reverse for address correction.

CHARLES PIPKINS

05228/005228/005309 0014 1 ACQYU0 106 007



AMERICA'S SERVICING COMPANY
 PO BOX 60768
 LOS ANGELES CA 90060-0768

Total amount enclosed (Please do not send cash)



106 1100238036 2 1000016010301657840211149000000 000000012497627975 3



PO Box 14547
Des Moines, IA 50306-4547

0081651 SP 1556 -C01-I 3 NONE



CHARLES PIPKINS
14781 MEMORIAL DR APT 179
HOUSTON TX 77079

**Escrow account disclosure statement
and notice of new mortgage payment**

Loan number: 1100238036
Next payment due date: February 01, 2013
New payment effective date: May 01, 2013
New payment amount: \$1,601.03
Shortage amount: **\$1,384.97**
Principal balance: \$145,260.82
Interest rate: 8.000%
Statement date: March 07, 2013
Account review period: **Nov 2012 - Apr 2013**
Customer service: 1-800-842-7654
Customer service hours: Mon - Fri 8 a.m. - 6 p.m. CT

We accept telecommunications relay service calls.

Property address:
10004 FOREST SPRING LN
PEARLAND TX 77584-3081

Dear CHARLES PIPKINS:

Each year, we review your escrow account to make sure the escrow portion of your scheduled mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your mortgage payment amount to change. Here are the details of your most recent escrow account review.

Your loan is now delinquent. Please note, when your loan becomes current your new payment will be adjusted to reflect the escrow amount as described in this statement.

Please take a moment to look over your new escrow and mortgage payment details.

New escrow and mortgage payment amount

| New payment effective date | Current payment (\$) | New payment (\$) | |
|---|----------------------|------------------|-----------------|
| | | Option 1 | Option 2 |
| May 01, 2013 ¹ | | | |
| Principal and/or interest | 1,136.17 | 1,136.17 | 1,136.17 |
| Escrow payment | 353.71 | 349.45 | 349.45 |
| Escrow shortage/prepayment ² | 243.62 | 0.00 | 115.41 |
| Total payment amount | 1,733.50 | 1,485.62 | 1,601.03 |

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your May 01, 2013 payment is made in full.

2. If your current payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

The escrow disclosure indicates a shortage of \$1,384.97. We have spread this amount over the next 12 months and included it in the new mortgage payment.

When your loan is current, you may use either of the following options to restore your required account balance

Option 1: Pay the entire shortage now

Pay the entire escrow shortage amount of \$1,384.97 using the shortage payment coupon and your new mortgage payment will be \$1,485.62

Option 2: Pay the shortage over 12 months

No action required unless you use a bill pay or 3rd party payment service to pay your mortgage

Pay the escrow account shortage of \$1,384.97 in 12 payments of \$115.41 which we've included in your new payment amount of \$1,601.03.

Attention bill pay and 3rd party payment service customers: Notify your service of the change to your mortgage payment.



Shortage payment coupon for loan number: 1100238036

Note: Due to changes in your taxes and insurance, your mortgage payment may increase even if your shortage is paid in full.

America's Servicing Company
PO Box 60768
Los Angeles, CA 90060-0768

Your escrow account review indicates a shortage of **\$1,384.97**. For your convenience, we have spread this amount over **12** months and included it in your new scheduled payment. However, you may choose to pay it in full and your mortgage payment will be **\$1,485.62**.

If you choose to pay this shortage in full now, please detach this coupon and mail it along with your check to the address that appears on this coupon. Wells Fargo Bank, N. A. may clear your check electronically. Receipt of your check will authorize us to process your payment as an electronic debit to the account on which the check was written.

Please do not include this remittance with your mortgage payment.

Escrow shortage payment: \$1,384.97

New mortgage payment if shortage is paid: \$1,485.62

106 1100238036 0 10 02 00173350 00148562 00311847 00138497 2

The following information covers your projected escrow account activity from May 2013 to Apr 2014

Projected escrow account disbursements

Annualized items to be paid from your escrow account (\$):

| | |
|---------------------------------|---------------------------|
| COUNTY TAX | 3,245.60 |
| TAXES | 947.78 |
| Total disbursements | 4,193.38 |
| Scheduled escrow payment | 349.45¹ |

1. Your escrow payment is calculated by dividing the total disbursements by 12.

Projected escrow account activity for the next 12 months

| Date | Anticipated payments (\$) | | Description | Escrow balance (\$) | |
|--------------|---------------------------|-----------------|------------------|---------------------|---------------------|
| | To escrow | From escrow | | Projected | Required |
| May 2013 | | | Starting balance | 711.71 | 2,096.68 |
| May 2013 | 349.45 | 0.00 | | 1,061.16 | 2,446.13 |
| Jun 2013 | 349.45 | 0.00 | | 1,410.61 | 2,795.58 |
| Jul 2013 | 349.45 | 0.00 | | 1,760.06 | 3,145.03 |
| Aug 2013 | 349.45 | 0.00 | | 2,109.51 | 3,494.48 |
| Sep 2013 | 349.45 | 0.00 | | 2,458.96 | 3,843.93 |
| Oct 2013 | 349.45 | 0.00 | | 2,808.41 | 4,193.38 |
| Nov 2013 | 349.45 | 0.00 | | 3,157.86 | 4,542.83 |
| Dec 2013 | 349.45 | 3,245.60 | BRAZORIA COUNTY | 261.71 | 1,646.68 |
| Dec 2013 | 0.00 | 947.78 | BRAZORIA MUD #19 | 686.07 ² | 698.90 ³ |
| Jan 2014 | 349.45 | 0.00 | | 336.62 | 1,048.35 |
| Feb 2014 | 349.45 | 0.00 | | 12.83 | 1,397.80 |
| Mar 2014 | 349.45 | 0.00 | | 362.28 | 1,747.25 |
| Apr 2014 | 349.45 | 0.00 | | 711.73 | 2,096.70 |
| Total | 4,193.40 | 4,193.38 | | | |

These calculations indicate the projected escrow balance will be less than the required escrow balance. The resulting shortage is \$1,384.97. If you choose to pay the shortage in full, the new payment will be \$1,485.62.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

2. **Projected low point.** The point during the annual period at which the projected escrow balance will reach its lowest point.

3. **Required escrow balance.** To cover unanticipated disbursements, including increases to tax or insurance payments, there is a

3. Required Escrow Balance
2-month minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

- Your 2-month minimum escrow balance is **\$698.90**
- State law requires that this minimum escrow balance not exceed **\$698.90**
- Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.

Information about your escrow account shortage

| | |
|---|---------|
| Your lowest projected escrow account balance (low point) (\$) | 686.07- |
| Less your required minimum escrow account balance (\$) | 698.90 |

This means your escrow account has a shortage of (\$) **1,384.97**

The following information covers your escrow account history activity from Nov 2012 to Apr 2013

| Date | Payments to escrow (\$) | | Payments from escrow (\$) | | Description | Escrow balance (\$) | |
|---------------|-------------------------|-----------------------|---------------------------|-----------------------|------------------|---------------------|-----------|
| | Projected | Actual | Projected | Actual | | Projected | Actual |
| Nov 2012 | | | | | Starting balance | 4,244.51 | 862.99 |
| Nov 2012 | 353.71 | 458.12 ¹ | 0.00 | 0.00 | | 4,598.22 | 1,321.11 |
| Dec 2012 | 353.71 | 597.33 ¹ | 3,254.87 | 3,245.60 ¹ | BRAZORIA COUNTY | 1,697.06 | 1,327.16- |
| Dec 2012 | 0.00 | 0.00 | 989.64 | 947.78 ¹ | BRAZORIA MUD #19 | 707.42 | 2,274.94- |
| Jan 2013 | 353.71 | 0.00 ¹ | 0.00 | 0.00 | | 1,061.13 | 2,274.94- |
| Feb 2013 | 353.71 | 1,194.66 ¹ | 0.00 | 0.00 | | 1,414.84 | 1,080.28- |
| Mar 2013 est. | 353.71 | 1,194.66 ¹ | 0.00 | 0.00 | | 1,768.55 | 114.38 |
| Apr 2013 est. | 353.71 | 597.33 ¹ | 0.00 | 0.00 | | 2,122.26 | 711.71 |
| Totals | 2,122.26 | 4,042.10 | 4,244.51 | 4,193.38 | | | |

1. Indicates where a difference exists between the projected and actual account activity.

RECIPIENT'S/LENDER'S name, address and telephone number

01/19/13

America's Servicing Company
Return Mail Operations
Po Box 10388
Des Moines, IA 50306-0388

We accept telecommunications relay service calls.
Fax #: 1-866-453-6315
Phone #: 1-800-842-7654

PAYER'S/BORROWER'S name, street address, city, state, and ZIP code

CHARLES PIPKINS
14781 MEMORIAL DR APT 179
HOUSTON, TX 77079-5210

 CORRECTED (if checked)

**Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.*

OMB No.
1545-0901**2012**Substitute
Form 1098**MORTGAGE
INTEREST
STATEMENT****Copy B
For Payer**

The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

RECIPIENT Federal Identification no. 94-1347393

PAYER'S Social Security number XXX-XX-1227

1 Mortgage Interest received from payer(s)/borrower(s) \$12,412.64

2 Points paid on purchase of principle residence (See Box 2 on back.) \$0.00

3 Refund of overpaid interest (See Box 3 on back.) \$0.00

4 Real Estate Taxes \$4,193.38

Account number (optional) 1100238036

Form 1098 Substitute

SEE BACK SIDE FOR IMPORTANT INFORMATION (Keep for your records.)

Department of the Treasury - Internal Revenue Service

Please consult a Tax Advisor about the deductibility of any payments made by you or others.

| Principal reconciliation | Property address |
|--------------------------------|----------------------------------|
| \$147,496.14 Beginning balance | 10004 FOREST SPRING LN |
| \$1,903.12 Principal applied | PEARLAND TX 77584 |
| \$145,593.02 Ending balance | |
| | \$1,733.50 Total current payment |
| | \$597.33 Escrow portion of pmt |

----- 2012 INTEREST DETAIL -----

| | |
|--|-------------|
| TOTAL INTEREST APPLIED 2012 | \$11,730.92 |
| PLUS LATE CHARGES PAID | \$681.72 |
| 2012 MORTGAGE INTEREST RECEIVED FROM PAYER/BORROWER(S) | \$12,412.64 |

If you have questions about your loan, you can use the number listed at the top of this statement. By selecting one of the options listed, you can receive information regarding:

- Taxes paid year-to-date
- Amount & date of your last payment
- Interest paid year-to-date
- Other valuable information

We believe Customers come first. You can always count on us to provide the excellent service you've come to expect.

