Get to Know Your Mortgage Statement



We want to make it easy to understand information about your mortgage loan. This guide outlines your mortgage statement, explains the items that may appear on it, and includes a glossary with additional terms for your reference. If you have any questions, please call 1-800-844-2400. Representatives are available Monday - Friday, 8:00 a.m. - 5:00 p.m., CST.



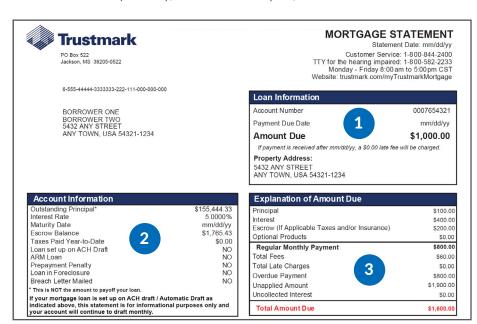
Loan Information

Account Number – The account number assigned to your loan.

Payment Due Date – The date your monthly payment is due.

Amount Due – The total payment due to bring your loan current.

Late Fee – The amount of any late payment fee and the date the fee will be charged if your payment has not been received.





Account Information

Outstanding Principal – The amount owed on your loan, excluding any interest. This is not the amount required to pay your loan in full.

Interest Rate – The current interest rate expressed as a percentage.

Maturity Date - The date the loan is required to be paid in full.

Escrow Balance – The current amount in your escrow account to pay taxes and insurance, if applicable.

Taxes Paid Year-to-Date – The amount of taxes paid on your account starting from the beginning of the current year and continuing to the present day.

Loan set up on ACH draft – A preauthorized draft service from you to debit either your checking or savings account via ACH.

ARM Loan – Adjustable Rate Mortgage – A mortgage loan where the interest rate on the note periodically adjusts.

Next ARM Rate Change – The date on which your adjustable rate mortgage rate will change (only shown for ARM loans).

Prepayment Penalty – Identifies whether your loan is subject to a penalty or fee upon prepayment of your loan according to your loan documents.

Loan in Foreclosure – Indicates if your loan is in the foreclosure process.

Breach Letter Mailed – Notice informing you that the loan is in default.



Explanation of Amount Due

Principal – The amount of principal included in your regular monthly payment.

Interest - The amount of interest included in your regular monthly payment.

Escrow (If Applicable Taxes and/or Insurance) – The amount of your regular monthly payment set aside in your escrow account to pay taxes and insurance, if applicable.

Optional Products – The monthly premium amount for optional insurance on your loan (e.g. credit life, disability, etc.) included in your regular monthly payment, if applicable.

Regular Monthly Payment – The amount of principal, interest, and escrow (for taxes and insurance, if applicable), plus any Optional Products, if applicable, due on your loan.

Total Fees – The total of all unpaid fees assessed to your loan which may include:

- Total Late Charges The total of all unpaid late charges assessed to your loan.
- Overdue Payment The amount of any regular monthly payments that remain unpaid.
- Unapplied Amount Any amount from funds remitted that has not been specifically applied to a payment, principal or escrow.
- Uncollected Interest Outstanding daily simple interest due that remains unpaid.

Total Amount Due – The total payment due to bring your loan current.



Past Payments Breakdown

Paid Last Month – The transaction activity on your loan since the last billing cycle.

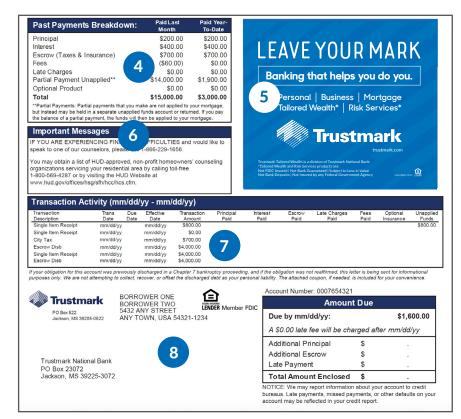
Paid Year-to-Date – The year-to-date transaction activity on your loan since the first billing cycle of the calendar year, including how your payments were allocated to the following:

- Principal
- Interest
- Escrow (Taxes & Insurance)
- Fees
- Late Charges
- Partial Payment/Unapplied**
- Optional Product

Total – The total of the payments made last month and paid year-to-date.

Partial Payment (How unapplied funds are treated)

- Depending on the status of your account, any partial payments that you make are not applied to your loan, but are held in a separate suspense account. When enough funds are received to make a regular monthly payment, the payment will be applied to your loan. In some cases, partial payments may be returned to you.





Delinquency Notice

If your loan payments are delinquent 45 days or more, this section will show the date of the delinquency, the risks if the delinquency is not cured, and the total payment due to bring your loan current.

If applicable, this section will also include certain foreclosure information, including whether the first legal notice or filing required by law has been made, or if you have agreed to a loss mitigation plan or program.

Recent Account History – Shows how your payments were applied since you were last current (up to the last six months).



Important Messages

This section is used to alert you to special messages or announcements about your account, your statement or Trustmark.



Transaction Activity

This section lists the transaction activity since the last statement, including all payments, fees or expenses. If the transaction activity cannot fit on the first page, all activity will be listed on a second page.



Payment Coupon

The coupon should be detached and included with your payment if you pay by check. The payment address is shown on the coupon.

If you want to make an additional payment, depending on the status of your account, you may designate how you want us to apply the excess funds by writing the amount on the applicable line of the coupon for:

- Additional Principal
- Additional Escrow
- Late Payment
- Total Amount Enclosed

If you don't designate how you want us to apply the excess funds, depending on the status of your account, the excess funds will be applied as permitted by your loan documents and applicable law.

