



Please send payments only to:
Box 371891
Pittsburgh, PA 15250-7891

Customer Service: (800) 968-7700

MORTGAGE STATEMENT

LOAN INFORMATION

Statement Date: 10/01/2012
Payment Due Date: November 1, 2012
Property Address: 18602 LA GUARDIA ST
ROWLAND HEIGHTS, CA 91748-4615
503424873

LOAN NUMBER:

Type of Mortgage: Conventional Fixed Rate
Principal Balance*: \$140,970.17
Interest Rate: 4.00000
Escrow Balance: \$3,555.02
Optional Items: \$0.00
Unpaid Late Charges: \$0.00
Interest Year To Date: \$2,359.82
Taxes Paid Year To Date: \$0.00
Unapplied Funds: \$0.00

* The Principal Balance above is not the total amount required to pay your loan in full.

New Loan Contact:
Direct Lending Corporate Headquarters
877-374-3562
directlending@flagstar.com

2-655-50929-0018293-001-000-000--

TA-WEI JAO
MEI LING CHEN
18602 LA GUARDIA ST
ROWLAND HGHTS CA 91748-4615

LOAN ACTIVITY

TRANSACTION DESCRIPTION	TRANS DATE	TOTAL RECEIVED	PRINCIPAL	INTEREST	ESCROW	FORBEAR SUSP AMT	HAZ/MISC AMT / FEES
Payment	10/01/12	\$1,033.44	\$207.34	\$470.59	\$355.51	\$0.00	\$0.00

OPPORTUNITIES

IMPORTANT MESSAGES

If your payment is not made by the payment due date, you may receive a courtesy call from our Collections department reminding you of your obligation.

Check out what's new at Flagstar.

Know anyone that you could refer to Flagstar? It pays! Visit us at **flagstar.com** to see additional ways you can save or access your account information and go paperless right away!

Detach and return the bottom portion with payment. Retain the top portion for your records.



LOAN NUMBER	PAST DUE AMOUNT	CURRENT AMOUNT DUE	DATE DUE	TOTAL AMOUNT DUE
503424873	\$0.00	\$1,033.44	Nov 01, 2012	\$1,033.44

TA-WEI JAO
MEI LING CHEN

IF NOT RECEIVED BY	AMOUNT DUE
Nov 16, 2012	\$1,067.34

FLAGSTAR BANK
BOX 371891
PITTSBURGH, PA 15250-7891

ADDITIONAL PRINCIPAL	+	
ADDITIONAL ESCROW	+	
LATE CHARGE	+	
OTHER CHARGE	+	
TOTAL CHECK AMOUNT	+	

IMPORTANT NUMBERS

Loan Customer Service	1-800-968-7700
Refinance Department	1-877-374-3562
Banking Needs, CD Rates, Etc.	1-800-642-0039
Alternate Loan Counseling	1-800-393-4887
Construction Loan Department	1-800-830-2303

Hours: Monday-Friday 7:30am-8:00pm ET
Saturday 7:30am-4:00pm ET

IMPORTANT ADDRESSES

DIRECT INQUIRIES TO:

Flagstar Bank
Mail Stop 2B-115
5151 Corporate Drive
Troy, MI 48098-2639

PAYOFFS

Flagstar Bank
Mail Stop 2B-155
5151 Corporate Drive
Troy, MI 48098-2639

OVERNIGHT PAYMENTS

Flagstar Bank
ATTN: Retail Lockbox 371891
500 Ross St., Room 154-470
Pittsburgh, PA 15262

PAYMENT INFORMATION

- **AVOID LATE CHARGES AND PROTECT YOUR CREDIT.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Mail all payments before the due date shown on your billing statement. Your failure to have your payments in our office on or before the due date will result in assessment of late charges. Do not send cash or correspondence with your payments. Make checks payable to Flagstar Bank.
- **PHONE PAYMENTS.** Please call 866-837-4539 to make a phone payment.
- **ONLINE PAYMENTS.** Please go to Flagstar.com and select "My Loans" to make an online payment.
- **ADDITIONAL FUNDS.** Please specify the purpose of additional funds in the block provided on the return coupon, otherwise funds will be applied toward outstanding late charges, fees and/or advances, then principal or escrow.
- **ADDITIONAL PRINCIPAL PAYMENTS.** Depending upon the terms of your loan agreement, you may be able to pay additional principal on your loan. We must receive additional principal payments on or before your payment due date. Include additional principal with your regular payment and indicate the amount in the space provided on your coupon.
- **CHECK PROCESSING.** When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we received your payment and you will not receive your check back from your financial institution. For inquiries, please call Customer Service at 800-968-7700.

GENERAL INFORMATION

- STATEMENTS.** If you misplace a monthly statement please visit flagstar.com, select "My Loans" for a copy or write your loan number and property address on your check and send it to Flagstar Bank, Box 371891, Pittsburgh, PA 15250-7891.
- **INFORMATION ON THIS STATEMENT.** All balance information on this statement is subject to reversal of previous payments made that may not be honored by your bank. Returned checks/drafts are subject to processing fees.
- **LOAN PAYOFF INFORMATION.** The principal balance on your statement is not a payoff quote. Please call our 24-hour automated Customer Service number 800-968-7700 for a quote.
- **LOAN FINANCING INFORMATION.** Please contact our friendly sales staff at 877-374-3562.
- **UNAPPLIED FUNDS.** Any funds received that could not be applied to the loan.
- **OPTIONAL ITEMS.** Any item that the borrower has chosen to pay for by including it in their mortgage payment. Typically this includes forms of life and disability insurance.
- **NAME CHANGES.** If you or a co-borrower have a change in status or name, please forward a brief notification of such and a copy of the appropriate documentation such as a divorce decree, marriage certificate, death certificate, etc.

INSURANCE INFORMATION

- **HAZARD/HOME OWNER'S INSURANCE.** Your hazard/homeowner's insurance policy must reflect your Flagstar Bank loan number and follow as loss payee:

Flagstar Bank, FSB
Its Successors and/or Assigns
PO Box 7026
Troy, MI 48007-7026

Whether your policy is renewal or replacement, please have your agent send a copy of it to the address AT LEAST 30 DAYS BEFORE YOUR EXISTING POLICY EXPIRES. Unless you provide us with a copy of your renewal or replacement coverage, we will obtain temporary insurance on your property and charge your escrow account accordingly. The coverage provided by this temporary insurance may be different and more expensive than your expired coverage.

- **DAMAGED PROPERTY.** In the event of damage to your home or property, immediately notify your insurance agent and Flagstar Bank at 800-968-7700 so we may guide you on how the insurance claim must be processed.

TAX INFORMATION

- **PROPERTY TAX BILLS.** In some areas of the country, only the homeowner receives property tax bills, supplemented tax statements or bills. In these cases, please write your loan number on the original tax bill and send it immediately to:
Mail: Flagstar Bank, FSB, 5151 Corporate Drive, Mail Stop 2B-166, Troy, MI 48098-2639
Fax: 888-705-1657
- Any penalties assessed due to failure to forward bills in a timely manner, will be charged to your escrow account. Flagstar Bank will only be responsible for special assessments or supplemental bills if escrowed for at the time of closing.
- **HOMESTEAD EXEMPTION.** If your state allows for a homestead exemption, ONLY YOU MAY FILE FOR THIS EXEMPTION. Please fax a copy of your homestead exemption form immediately to Flagstar Bank at 888-705-1657.

METHOD OF COMPUTING FINANCE CHARGES ON LINE OF CREDIT

THE FINANCE CHARGE is computed on the average daily balance of loans, determined by totaling the outstanding unpaid principal balances for each day of the billing cycle, after application of payments and credits, as received and posted, and dividing such total by the number of days in the billing cycle. The amount of the FINANCE CHARGE is computed as follows: $\text{FINANCE CHARGE} = (\text{average daily balance}) \times (\text{number of days in billing cycle}) \times (\text{daily periodic rate})$. Finance charges begin to accrue immediately when we make a loan to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT

Telephone us at 1-800-968-7700*

Write us at 5151 Corporate Drive Mail Stop 2B-115 Troy MI 48098-2639

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter, give us the following information.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

• **WE MUST** acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

• **WE WILL** investigate your complaint and will correct any error promptly. We will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

• **YOU REMAIN OBLIGATED** to pay parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time we are resolving the dispute. During the same time, we may not take any action to collect disputed amounts or report disputed amounts delinquent.

• **THIS IS A SUMMARY** of your rights, a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

* Telephoning the creditor will not preserve the consumer's billing rights.

CHANGE OF INFORMATION

Please print.

BORROWER'S NAME

CO-BORROWER'S NAME

SOCIAL SECURITY# _____

MAILING ADDRESS

CITY

STATE

ZIP

HOME PHONE

BUSINESS PHONE

AN AUTHORIZED BORROWER'S SIGNATURE IS REQUIRED FOR AN ADDRESS CHANGE

BORROWER SIGNATURE

(Date) CO-BORROWER SIGNATURE

(Date)

PAYMENT REMINDERS

• Do not include correspondence with your payment.

• Do not send cash.

• Write your account number on your check or money order.

• Please allow sufficient time for all delivery and posting to avoid late charges.

• We reserve the right to return any payment tendered if the payment status is delinquent. Payments are not considered "accepted" until credited to your loan.