

# How to Read Your Billing Statement

Your monthly statement lists detailed information about your account. To help you better understand what to look for and where to find it, we have provided a sample statement highlighting some of the key sections it contains.

SXJ6286671-006

## 1. Payment / Account Overview

This section includes general information about your account such as your account number, the date by which payment is expected to be received in our office, and the amount of your regular monthly installment(s) payable after the filing of your bankruptcy, including other fees and/or costs which have been imposed by Community and prior servicers, if applicable, since the bankruptcy filing.

## 2. Account Information

This section includes information such as the outstanding principal balance, post-petition interest rate (which is the interest rate currently in effect with your current monthly regular/post-petition payment), escrow balance and unapplied funds (funds received but not yet applied to the account).

## 3. Explanation of Payment Amount

Discloses the monthly post-petition payment amount (the amount of your regular monthly installment payable after the filing of the bankruptcy), including a breakdown showing how much, if any, will be applied to principal, interest, and escrow; the total sum of any post-petition fees or charges imposed since the last statement; any past unpaid amount; and the total payment amount. The total payment amount does not include any amount that was past due before you filed bankruptcy.

## 4. Transaction Activity

Includes all amounts Community has received since the last statement and all fees and charges imposed since the last statement.

## 5. Past Payments Breakdown

A breakdown showing how Community has applied funds to your account, including pre and post-petition payments, if applicable. The information is presented as what was paid since the last bill and what has been paid year-to-date.

## 6. Summary of Amounts Past Due Before Bankruptcy Filing

This section shows amounts that were past due when you filed bankruptcy. It may also include other allowed amounts on your mortgage loan. The trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payments.

## 7. Important Messages

This section will display special messages from Community.

## Mortgage Statement

Statement Date: 03/12/18



Community Loan Servicing, LLC  
P.O. Box 650091  
Dallas, TX 75265-0091  
www.communityloanservicing.com

1.800.457.5105

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John Q. Sample  
123 Main Street  
Miami, FL 33186



Account Number	9999999
Post Petition Payment Date	03/01/18
<b>Post Petition Payment Amount</b>	<b>\$994.26</b>

### Bankruptcy Message

Our records reflect that you are presently a debtor in an active bankruptcy case or you previously received a discharge in bankruptcy. This statement is being sent to you for informational purposes only. It should not be construed as an attempt to collect debt against you personally. The information disclosed on the periodic statement may not reflect payments you have made to the Trustee and may not be consistent with the Trustee's records. Please contact the Trustee or your attorney if you have any questions regarding this matter. If you want to stop receiving billing statements, write to us.

### Account Information

Outstanding Principal Balance †‡	\$38,806.89
Interest Rate	4.25%
Interest Rate Change Date	01/01/19
Escrow Balance	\$278.59
Unapplied Funds	\$273.97

### Explanation of Payment Amount

Principal	\$189.33
Interest	\$134.71
Escrow (Taxes and Insurance)	\$173.09
<b>Post-Petition Payment</b>	<b>\$497.13</b>
Post Petition Fees and Charges Assessed*	\$0.00
<b>Unpaid Post-Petition Payments**</b>	<b>\$497.13</b>
<b>Total Post-Petition Payment Amount***</b>	<b>\$994.26</b>

The Post Petition Amount may have changed due to a change in the escrow amount or interest rate.

†Payments will be applied in order that they become due (oldest first) unless bankruptcy or other court ordered payment plan is in place.  
 ‡The Post-Petition Fees and Charges Assessed are comprised of Bankruptcy Court approved Recoverable Corporate Advances, NSF fees and other fees that remain unpaid.  
 \*\*Unpaid Post Petition Payments is the sum of the unpaid balances for Principal and Interest, Escrow and Fees & Charges.  
 \*\*\*The Total Post-Petition Payment Amount does not include any amount that was past due before you filed for Bankruptcy and may not include unapplied funds/totals not yet applied to the account.

### Transaction Activity (02/17/18 to 03/12/18)

Date	Description	DEBITS	CREDITS
03/02	MIP Disbursement		17.97

### Past Payments Breakdown

	Paid Last Bill	Paid Year to Date
Principal	\$0.00	\$781.50
Interest	\$0.00	\$458.46
Escrow (for Taxes & Insurance) Fees & Charges	\$0.00	\$700.96
Partial Payment (Unapplied) †‡	\$0.00	\$273.97
<b>Total</b>	<b>\$0.00</b>	<b>\$2,214.89</b>

### Summary of Amounts Past Due Before Bankruptcy Filing\*

Paid Last Month	\$0.00
Total Paid During Bankruptcy	\$852.92
Current Balance	\$307.06

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment.

\*(Pre-Petition Arrearage)

### Important Messages

†† **Partial Payments:** Any partial payment that is received is not applied to the mortgage payment, but instead are held in one or more separate suspense accounts; when the balance of the full monthly payment is received the funds will then be applied to your mortgage.

† This is the Principal Balance only, not the amount required to pay the loan in full. Please contact Customer Service for an exact payoff balance. In the event the loan is in default or foreclosure, you must contact 1.800.457.5105 for payoff information.