

# SAMPLE MORTGAGE STATEMENT

## Springside Mortgage

Customer Service: 1-800-555-1234  
[www.springsidemortgage.com](http://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
<b>Amount Due</b>	<b>Option 1 (Full): \$1,829.71</b>
	<b>Option 2 (Interest-Only): \$1,443.25</b>
	<b>Option 3 (Minimum): \$1,156.43</b>
<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
<b>Regular Monthly Payment</b>	<b>\$1,669.71</b>	<b>\$1,283.25</b>	<b>\$996.43</b>
Total Fees and Charges	\$160.00	\$160.00	\$160.00
<b>Total Amount Due</b>	<b>\$1,829.71</b>	<b>\$1,443.25</b>	<b>\$1,156.43</b>
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
<b>Total</b>	<b>\$1,669.71</b>	<b>\$5,009.13</b>

## Springside Mortgage

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

Amount Due	
<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	\$ -
<b>Total Amount Enclosed</b>	<b>\$ -</b>

Make check payable to Springside Mortgage.

1234567 34571892

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Source: Regulation Room. (n.d.). Periodic statement 3 [Image]. Home Mortgage Consumer Protection. <http://archive.regulationroom.org/mortgage-protection/files/2012/08/h28c.png>