

HOW TO READ YOUR BILL

Our payment statements are clear and easy to follow and provide details about your property tax loan payment due date, amount, and additional information.

PAYMENT STATEMENT - JANUARY 2020

COMPANY
HUNTER KELSEY OF TEXAS, LLC 7200 N MoPac, Suite 120 Austin, TX 78731

BORROWER
Jane Doe 123 Main Street Austin TX 78750

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PAYMENT INFORMATION	
Loan Account	123456XYZ
Statement Date	1/7/2020
Payment Amount	+ \$208.58
Past Due Payments	+ \$0.00
Late Charges Due	+ \$0.00
Unpaid Interest	+ \$0.00
Unpaid Charges	+ \$0.00
Deferred Charges	- \$0.00
Total Amount Due	= \$208.58
Payment Due Date	1/17/2020
Late Charge Due After 1/27/2020	\$10.43
Additional Principal	\$
Additional Trust	\$
Total Amount Enclosed	\$

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Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

TO BE RETURNED WITH CHECK PAYMENT

TO BE RETAINED FOR YOUR RECORDS

PLEASE DETACH THE TOP PORTION OF THIS STATEMENT, RETURN IT WITH YOUR PAYMENT AND RETAIN THE BOTTOM PORTION FOR YOUR RECORDS

COMPANY
Hunter-Kelsey of Texas, LLC et al 7200 N Mopac Suite 120 Austin TX 78731 (512) 473-0220

LOAN & PROPERTY INFORMATION	
Principal Balance	\$0.00
Reserve Balance	\$0.00
Impound Balance	\$0.00
Interest Rate	15.990%
Interest Paid in 2020	\$0.00
Property Information	123 4th St Austin TX 78750

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Total Amount Due	= \$208.58
Payment Due Date	1/17/2020
Late Charge Due After 1/27/2020	\$10.43

* To avoid a late charge of \$10.43, we must receive your payment by 1/27/2020 during our business hours. If this date falls on a weekend or holiday, your payment must be received by the next business day.

Please advise us immediately of any discrepancies in the transactions or investment activity on your statement of account or if you contemplate changing your address. When making inquiries by telephone or in writing please give your account number. We urge you to keep this statement with your investment records.

ACCOUNT ACTIVITY (12/7/2019 - 1/6/2020)

Transaction Date	Pmt Due Date	Reference	Description	Transaction Amount	Distribution					Principal Balance
					Interest	Principal	Late Chgs	Other	Trust	
			Balance Forward							\$0.00
					\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	

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HOW TO READ YOUR BILL

1 Borrower

Borrower name and current mailing address.

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BORROWER	
Jane Doe	
123 Main Street	
Austin TX 78750	

2 Payment Information

- **Statement Date:** The date in which the statement is generated. Note that payments or account activity made on or before this date will not be reflected until the next statement.
- **Payment Amount:** The amount due for the regularly scheduled upcoming payment.
- **Past Due Payments:** The amount of payments not paid or missed.
- **Unpaid Interest:** This amount reflects the amount of accrued interest but has not been paid. In some cases, a payment may advance the due date even though the payment does not satisfy all of the interest due. If this happens, there will be unpaid interest.
- **Late Charges Due:** The amount of late charges accrued to the account but have not yet been paid.
- **Unpaid Charges:** The amount of charges or fees due. This can occur as result of returned checks, legal fees, or other servicing expenses.
- **Deferred Charges:** Charges that do not need to be paid until the loan is paid off or some other defined date.
- **Total Amount Due:** The amount due for this statement period.
- **Payment Due Date:** The date in which the total amount is due to be paid.
- **Late Charge Due After:** The penalty amount for not paying the payment amount by this date.

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Total Amount Due	= \$208.58
Payment Due Date	1/17/2020
Late Charge Due After 1/27/2020	\$10.43
Additional Principal	\$
Additional Trust	\$
Total Amount Enclosed	\$

3 Loan & Property Information

- **Principal Balance:** The total amount of unpaid principal on the loan.
- **Reserve Balance:** Also known as a suspense balance, these are funds that can be used towards your next payment.
- **Impound Balance:** Also known as an escrow account. These funds are typically used by the lender to pay taxes and/or property insurance on behalf of the borrower.
- **Interest Rate:** This is the annual loan interest rate.
- **Interest Paid in Year:** The total amount of interest paid during the calendar year.
- **Property Information:** Primary Property Address.

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LOAN & PROPERTY INFORMATION	
Principal Balance	\$0.00
Reserve Balance	\$0.00
Impound Balance	\$0.00
Interest Rate	15.990%
Interest Paid in 2020	\$0.00
Property Information	123 4th St Austin TX 78750

4 Payment Information

This is a duplicate of the payment information box above the red line.

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Loan Account	123456XYZ
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5 Account Activity

- **Transaction Date:** The date in which the transaction is posted. This could be a payment, refund, loan funding, etc.
- **Payment Due Date:** The payment due date at time of the transaction.
- **Reference:** Internal transaction reference number.
- **Description:** The transaction type.
- **Transaction Amount:** Amount of the posted transaction.
- **Interest:** Amount of interest applied to the transaction.
- **Principal:** Amount of principal applied to the transaction.
- **Late Charges:** Amount of late charges applied to the transaction.
- **Trust:** Amount applied to the trust (or suspense) balance.
- **Principal Balance:** Principal balance following the transaction.

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ACCOUNT ACTIVITY						
Transaction Date	Pmt Due Date	Reference	Description	Transact Amount		
			Balance Forward			
1/7/2019 - 1/6/2020						
			Distribution			Principal Balance
Interest	Principal	Late Chgs	Other	Trust		
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00