

► H-28(A) Sample Form of Periodic Statement

Springside Mortgage

Customer Service: 1-800-555-1234
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
Amount Due	\$2,079.71
<i>If payment is received after 4/15/12, \$160 late fee will be charged.</i>	

Account Information	
Outstanding Principal	\$264,776.43
Interest Rate (Until October 2012)	4.75%
Prepayment Penalty	\$3,500.00

Explanation of Amount Due	
Principal	\$386.46
Interest	\$1,048.07
Escrow (for Taxes and Insurance)	\$235.18
Regular Monthly Payment	\$1,669.71
Total Fees Charged	\$410.00
Total Amount Due	\$2,079.71

Transaction Activity (2/20 to 3/19)			
Date	Description	Charges	Payments
3/16/12	Late Fee (charged because full payment not received by 3/15/2012)	\$160.00	
3/17/12	Payment Received – Thank you		\$1,669.71
3/19/12	Property Inspection Fee	\$250.00	

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
Total	\$1,669.71	\$5,009.13

Springside Mortgage

Springside Mortgage
 P.O. Box 11111
 Memphis, TN 38101

Amount Due	
Due By 4/1/2012:	\$2,079.71
<i>\$160 late fee will be charged after 4/15/12</i>	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

Make check payable to Springside Mortgage.

1234567 34571892

342359127

H-28(B) Sample Form of Periodic Statement with Delinquency Box

Springside Mortgage

Customer Service: 1-800-555-1234
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
Amount Due	\$4,339.13
<i>If payment is received after 4/15/12, \$160 late fee will be charged.</i>	

Account Information	
Outstanding Principal	\$264,776.43
Interest Rate (Until October 2012)	4.75%
Prepayment Penalty	\$3,500.00

Explanation of Amount Due	
Principal	\$386.46
Interest	\$1,048.07
Escrow (Taxes and Insurance)	\$235.18
Regular Monthly Payment	\$1,669.71
Total Fees and Charges	\$410.00
Overdue Payment	\$2,259.42
Total Amount Due	\$4,339.13

Transaction Activity (2/20 to 3/19)			
Date	Description	Charges	Payments
3/13/12	Partial Payment Received*		\$1,000.00
3/16/12	Late Fee (charged because full payment not received by 3/15/2012)	\$160.00	
3/19/12	Property Inspection Fee	\$250.00	

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$383.31
Interest	\$0.00	\$1,051.22
Escrow (Taxes and Insurance)	\$0.00	\$235.18
Fees	\$0.00	\$410.00
Partial Payment (Unapplied)*	\$1,000.00	\$1,490.00
Total	\$1,000.00	\$3,569.71

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure—the loss of your home. As of March 20, you are 49 days delinquent on your mortgage loan.

Recent Account History

- Payment due 12/1/11: Fully paid on time
- Payment due 1/1/12: Fully paid on 2/3/12
- Payment due 2/1/12: Unpaid balance of \$589.71
- Payment due 3/1/12: Unpaid balance of \$2,079.71
- Current payment due 4/1/12: \$1,669.71
- **Total: \$4,339.13 due. You must pay this amount to bring your loan current.**

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Springside Mortgage

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

Amount Due	
Due By 4/1/2012:	\$4,339.13
<i>\$160 late fee will be charged after 4/15/12</i>	
Additional Principal	\$ -
Additional Escrow	\$ -
Total Amount Enclosed	\$ -

Make check payable to Springside Mortgage.

1234567 34571892

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H-28(C) Sample Form of Periodic Statement for a Payment-Options Loan.

Springside Mortgage
 Customer Service: 1-800-555-1234
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
Amount Due Option 1 (Full):	\$1,829.71
Option 2 (Interest-Only):	\$1,443.25
Option 3 (Minimum):	\$1,156.43
<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
Regular Monthly Payment	\$1,669.71	\$1,283.25	\$996.43
Total Fees and Charges	\$160.00	\$160.00	\$160.00
Total Amount Due	\$1,829.71	\$1,443.25	\$1,156.43
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.	... your principal balance will increase . 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
Total	\$1,669.71	\$5,009.13

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	\$.
Total Amount Enclosed	\$.

Make check payable to Springside Mortgage.

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H-28(D) Sample Clause for Housing Counselor Contact Information

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of counseling agencies or programs in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.
- Tennessee Housing Development Agency
404 James Robertson Pkwy, Ste 1200
Nashville, TN 37243-0900
615-815-2200 or 1-800-228-THDA
www.thda.org



~~7. In Supplement I to Part 1026:~~

~~A. Under Section 1026.17 General Disclosure Requirements, revise paragraphs 17(a)(1) 2.ii and 17(e)(1) 1.~~

~~B. Under Section 1026.18 Content of Disclosures, revise paragraph 18(f) 1.~~

~~C. Under Section 1026.19 Certain Mortgage and Variable Rate Transactions, revise paragraphs 19(b) 4, 19(b) 5.i.C and 19(b)(2)(xi).~~

~~D. Under Section 1026.20 Subsequent Disclosure Requirements:~~

- ~~i. Revise the section heading.~~
- ~~ii. Amend 20(c) Variable Rate Adjustments by revising paragraphs 1. and 2. and removing paragraph 3.~~
- ~~iii. Remove subheading Paragraph 20(c)(1) and remove paragraph 1. under this subheading.~~
- ~~iv. New subheading Paragraph 20(c)(1)(i) is added and paragraph 1. under this subheading is added.~~
- ~~v. New subheading Paragraph 20(c)(1)(ii) is added and paragraphs 1., 2., and 3. under this subheading are added.~~
- ~~vi. Amend Paragraph 20(c)(2) by revising paragraph 1.~~
- ~~vii. New subheading Paragraph 20(c)(2)(i)(A) is added and paragraph 1. under this subheading is added.~~
- ~~viii. New subheading Paragraph 20(c)(2)(iv) is added and paragraph 1. under this subheading is added.~~
- ~~ix. New subheading Paragraph 20(c)(2)(v)(B) is added and paragraph 1. under this subheading is added.~~