

## H-30(B) Sample Form of Periodic Statement with Delinquency Box

**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
Amount Due	<b>\$4,339.13</b>
<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	Yes

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

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
<b>Total</b>	<b>\$1,000.00</b>	<b>\$3,569.71</b>

Important Messages	
<p><b>*Partial Payments:</b> 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.</p>	

**Delinquency Notice**	
<p><b>You are late on your mortgage payments.</b> 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.</p>	
<p><b>Recent Account History</b></p> <ul style="list-style-type: none"> <li>• Payment due 12/1/11: Fully paid on time</li> <li>• Payment due 1/1/12: Fully paid on 2/3/12</li> <li>• Payment due 2/1/12: Unpaid balance of \$589.71</li> <li>• Payment due 3/1/12: Unpaid balance of \$2,079.71</li> <li>• Current payment due 4/1/12: \$1,669.71</li> <li>• <b>Total: \$4,339.13 due. You must pay this amount to bring your loan current.</b></li> </ul>	
<p><b>If You Are Experiencing Financial Difficulty:</b> See back for information about mortgage counseling or assistance.</p>	

**Springside Mortgage**

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

Amount Due	
<b>Due By 4/1/2012:</b>	<b>\$4,339.13</b>
<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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