

# How To Read Your Mortgage Loan Statement

We want to make it easy to read and understand your Mortgage Loan Statement. Please take some time to familiarize yourself with the layout.

If you have any questions about your statement, please contact our Customer Banking Center at (808) 627-6900 or toll-free at (800) 272-2566.

## 1 Account Information

A summary of your account information – including outstanding principal, escrow balance and interest rate, information regarding any prepayment penalty, and homeownership counseling contact information.

## 2 Past Payments Breakdown

A breakdown of payments made since your last statement and the amounts paid year-to-date for principal, interest, escrow, fees and partial payments, if any.

## 3 Contact Information

Contact phone numbers for our Customer Banking Center – call us if you have any questions about your account or statement.

## 4 Explanation of Amount Due

A breakdown of your regular monthly payment due, total fees charged and overdue payment, if any.

## 5 \*\*Delinquency Notice\*\*

This section will only appear if your loan is past due. It will include a history of up to the last six (6) months of payments and the total amount you must pay to bring your account current.

## 6 Transaction Activity

A summary of the transaction activity for your account for the prior statement period, including date, description of activity and amounts paid.

## 7 Important Messages

Periodic messages about automatic payments, deferred principal, and partial payments.


## 8 Mortgage Loan Payment Coupon

A summary of the payment to be made – detachable and should be included with your payment for proper credit.

## Reverse Side of Monthly Statement

On the reverse side of your statement, you will find Important Information regarding payoffs, credit counseling, what to do if you find an error on your statement and additional contact information.

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Mortgage Loan Statement  
Statement Date: 09/04/19



AMERICAN Savings Bank  
P.O. Box 2300  
Honolulu, Hawaii 96804-2300

JOHN DOE  
123 ALOHA ST  
HONOLULU, HI 96804

Account Number 99999999  
Payment Due Date 10/01/19  
Amount Due **\$1,790.25**  
*If payment is received after 10/16/19, \$82.49 late fee will be assessed.*

Property Address: 123 ALOHA ST  
HONOLULU, HI 96804

**Account Information**

Outstanding Principal \$293,580.29  
Escrow Balance \$288.50  
Interest Rate 3.750%  
Prepayment Penalty No  
For Counseling Information:  
[www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)  
or by calling 1-800-569-4287

**Past Payments Breakdown**

	Paid Last Month	Paid Year to Date
Principal	\$730.13	\$5,777.76
Interest	\$919.72	\$7,421.04
Escrow (Taxes and Insurance)	\$140.40	\$1,123.20
Fees	\$0.00	\$0.00
Partial Pymts. (Unapplied)	\$0.00	\$0.00
<b>Total</b>	<b>\$1,790.25</b>	<b>\$14,322.00</b>

**Contact Information**

Oahu (808) 627-6900  
Toll Free (800) 272-2566

**Explanation of Amount Due**

Principal \$732.41  
Interest \$917.44  
Escrow (for Taxes and Insurance) \$140.40  
Optional Insurance \$0.00  
**Regular Monthly Payment \$1,790.25**  
Total Fees Charged \$0.00  
**Total Amount Due \$1,790.25**

**\*\*Delinquency Notice\*\***

**Transaction Activity (08/07/19 to 09/04/19)**

Eff Date	Description	Total Amount	Principal	Interest	Escrow	Miscellaneous	Late Charges
09/04/19	Payment	\$1,790.25	\$730.13	\$919.72	\$140.40	\$0.00	\$0.00

**Important Messages**

Real Property Taxes Paid Year-To-Date: \$1,677.20

We have Home Equity Line solutions for the things you need help financing now. Visit us at a branch or at [asbhawaii.com](http://asbhawaii.com).

See Reverse Side for Important Information About Your Loan

Retain this statement for your records  
Please detach and enclose bottom portion of statement for proper credit

Statement Date: 09/04/19


Additional amounts not specified will be credited to principal.

Loan Number	Payment Due Date	Mortgage Payment	Past Due Amount	Late Charge	Additional Principal	Additional Escrow	Amount Due
99999999	10/01/19	\$1,790.25	0.00				\$1,790.25

Amount Enclosed

**Mortgage Loan Payment Coupon**

Make checks payable and mail to:  
AMERICAN SAVINGS BANK  
IPS-PAYMENT PROCESSING SERVICES  
P.O. BOX 2300  
HONOLULU, HI 96804-2300



JOHN DOE  
123 ALOHA ST  
HONOLULU, HI 96804

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