



5100 Westheimer, Suite 320
Houston, TX 77056

0-785-00655-0006823-002-000-010-000-000

This box contains your account number, the date your payment is due and the amount due. The late charge amount and date assessed is also displayed here.

Mortgage Statement

Statement Date: 05/16/16



Customer Service:
1-877-754-0545

Email us:
servicing@envoymortgage.com



Displays your principal balance, escrow balance (if applicable), interest rate and if you have a prepayment penalty.

Account Number	[REDACTED]
Next Payment Due Date	06/01/16
Amount Due	\$2,226.13
Payment Due By	06/01/16

If payment is received after 06/16/16, \$89.05 late fee will be charged.

Provides an explanation of the payment amount due that includes principal, interest, escrow, fees, late charges, and the past due amount.

Explanation of Amount Due	
Principal	\$552.27
Interest	\$873.70
Escrow (for Taxes & Insurance)	\$800.16
Regular Monthly Payment	\$2,226.13
Total Fees and Charges	\$0.00
Accrued Late Charges	\$0.00
Past Amount Due	\$0.00
Total Amount Due	\$2,226.13

Account Information	
Outstanding Principal Balance	\$310,650.36
Current Escrow Balance	\$2,176.22
Current Interest Rate	3.375%
Prepayment Penalty	No

Provides a summary of how your payments were applied since your last mortgage statement and for the year.

Displays the date, description and amount of payments, escrow disbursements and charges since your last mortgage statement.

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$1,049.31	\$5,213.03
Interest	\$876.66	\$4,416.82
Escrow (Taxes & Insurance)	\$1,000.16	\$5,400.80
Fees	\$0.00	\$89.05
Suspense Account*	\$0.00	\$600.00
Total	\$2,926.13	\$15,719.70

Transaction Activity (04/19/2016 - 05/16/2016)				
Date	Description	Disbursements	Charges	Payments
05/04/16	Tax & Insurance Disbursement	(\$209.45)	\$0.00	\$0.00
05/06/16	Payment Received Due Date 05/01/16	\$0.00	\$0.00	\$2,926.13

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.

On behalf of Envoy Mortgage, LTD, we want to thank you for the opportunity to service your home loan. Envoy Mortgage is a nationwide full service mortgage banker. Please keep us in mind for any future residential home loan needs. Envoy Mortgage, Ltd., 877.232.2461, info@envoymortgage.com, NMLS 6666



Account Number	Next Payment Due Date	Regular Payment	Past Due	Other Amounts
[REDACTED]	06/01/16	\$2,226.13	\$0.00	\$0.00

Amount Due	
Due By 06/01/16:	\$2,226.13
<i>If payment is received after 06/16/16, \$89.05 late fee will be charged.</i>	
Additional Principal	\$
Total Amount Enclosed	\$

ENVOY MORTGAGE, LTD.
PO Box 660101
Dallas, TX 75266-0101



MAIL TO: CHANGE OF ADDRESS
ENVOY MORTGAGE, LTD.
PO BOX 460469
HOUSTON, TX 77056

Envoy's contact information, mailing addresses for payments, correspondence, insurance and taxes are displayed here.

CHANGE OF ADDRESS OR PHONE NUMBER(S):

Loan Number: _____
 New Mailing Address: _____
 City: _____ State: _____ Zip: _____
 Home Phone: _____
 Work Phone: _____
 E-mail: _____
 Cell Phone: _____

By giving us your cell phone number, you consent that we may contact you at this number.
 (Cut Here)

Visit Our Website at: www.envoymortgage.com



PHONE NUMBERS

TTY Services

Dial 711
 Direct Operator to
 press "1"

Customer Service

1-877-754-0545
 1-713-961-8708 (fax)
 Monday - Friday 8am - 5pm Central Time

Property Insurance

1-855-735-0602
Property Taxes
 1-866-809-6195

PAYMENTS - Regular Mail

Envoy Mortgage, LTD.
 PO Box 660101
 Dallas, TX 75266-0101

ERROR RESOLUTION AND INFORMATION REQUESTS

Regular Mail
 Envoy Mortgage, LTD.
 PO Box 460469
 Houston, TX 77056

OVERNIGHT DELIVERY Payments and Correspondence

Envoy Mortgage, LTD.
 Attn: Loan Servicing
 5100 Westheimer, Suite 320
 Houston, TX 77056



ADDRESSES

PROPERTY INSURANCE

Envoy Mortgage, LTD.
 Its Successors and/or Assigns
 PO Box 687
 Everett, WA 98206

PROPERTY TAXES

Envoy Mortgage
 P.O. Box 2505
 Covina, CA 91722-2505

Payment methods offered by Envoy, including a paperless statement option, are all displayed here.

*Correspondence should **not** be included with your payment.*

PAYMENT METHODS



Check or Money Order

- Your payment must be accompanied by the loan number or payment coupon
- Payments received after 3:00pm Central Time are posted the following business day
- Only checks or money orders should be sent by mail
- We will accept only US dollars as payment
- Payments should be sent to: Envoy Mortgage, PO Box 660101, Dallas, TX 75266-0101

Online Payments Go to www.envoymortgage.com.

Click on "Manage Your Account", and select "Make a Mortgage Payment". After logging into the website, click on the "Payment Options Tab", and select "Auto Pay - This Month's Payment".



Automatic Payment Plan (ACH)

Go to www.envoymortgage.com. Click on "Manage Your Account" and select "Make a Mortgage Payment". After logging into the website, click on the "Payment Options Tab", and select "Auto Pay - Recurring Draft". Or, for an application, click on "Manage Your Account", and select "ACH Application".



Phone Payments: 1-877-754-0545

Pay-by-phones received after 3:00 PM Central Time will be processed the next business day. A \$10.00 fee may apply.

Paperless Mortgage Statements

You will no longer receive a paper statement in the mail when you sign up for this service. To sign up, go to www.envoymortgage.com. Click on "Manage Your Account", and select "Paperless Mortgage Statements".

Customer Service

Pursuant to Section 6 of RESPA, "A QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: ENVOY MORTGAGE, LTD., ATTN: CUSTOMER SERVICE, PO BOX 460469, HOUSTON, TX 77056. A "qualified written request" is written correspondence other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

Important Credit Bureau Reporting Information

The Fair and Accurate Credit Transaction Act (FACTA) of 2003 requires us to notify you that we may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

DIRECT CREDIT BUREAU DISPUTE NOTICE: NOTICE PURSUANT TO SECTION 623 (a) (8) (D) of the Fair Credit Reporting Act (FCRA) we will investigate a direct dispute only if you send a dispute notice in writing to us at the address shown in the addresses section.

For Mortgage Assistance

If you are experiencing difficulties in making your mortgage payment, we are here to help. Please call us at 1-877-754-0545 and ask to speak with a Loan Resolution Specialist. You may also contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 1-800-569-4287.

If you need mortgage assistance, Envoy's contact information and a link to HUD's counseling agencies and a toll free number is provided.

CHECK PROCESSING NOTICE

By sending your personal check to Envoy Mortgage, Ltd., you are authorizing Envoy Mortgage, Ltd. to use your check as a source document to retrieve the information necessary to make an electronic debit from your account. This electronic debit will be for the amount written on your paper check. If the payment to Envoy Mortgage, Ltd. is dishonored, Envoy Mortgage, Ltd. may charge a processing fee and may represent the item for collection electronically via the ACH network. Envoy Mortgage, Ltd. will destroy your paper check. As a result, you will not receive your check back. Please contact Envoy Mortgage, Ltd.'s Customer Service Department to inquire about other payment arrangements.



Envoy Mortgage, Ltd. is a debt collector. Unless you are in bankruptcy or received a bankruptcy discharge of this debt, Envoy Mortgage, Ltd. is attempting to collect a debt and any information obtained will be used for that purpose. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is a notice of a possible enforcement of the lien against the collateral property.