



FEDERAL CREDIT UNION
9265 Smyrna Parkway • Louisville, KY 40229-1415

RETURN SERVICE REQUESTED

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Mortgage Statement

Statement Date: 01/31/2014
Page: 1 of 1
Loan Number: 250000
Member Number: 31234567891
Payment Due Date: 02/01/2014
Amount Due: \$744.53
If payment is received after 02/16/2014, \$28.57 late fee will be charged.

Explanation of Amount Due

| | |
|---------------------------------|-----------------|
| Principal: | \$204.39 |
| Interest: | \$367.02 |
| Escrow (Taxes and Insurance): | \$173.12 |
| Regular Monthly Payment: | \$744.53 |
| Total Fees and Charges: | \$0.00 |
| Overdue Payment: | \$0.00 |
| Total Amount Due: | \$744.53 |

For a limited time, L&N is offering NO CLOSING COSTS on Home Equity Loans. In addition, rates are at some of the lowest ever!

Account Information

| | | |
|------------------------|--------------|---|
| Outstanding Principal: | \$125,835.84 | Property Address: PROPERTY STREET ADDRESS |
| Interest Rate: | 3.500% | PROPERTY CITY, STATE ZIP |
| Prepayment Penalty: | No | |

Transaction Activity (12/18 to 01/20)

| Date | Description | Charges | Payments |
|-------|------------------------------------|---------|----------|
| 01/02 | Payment Received Due Date 01/01/14 | | \$744.53 |

Past Payments Breakdown

| | Paid Last Month | Paid Year To Date |
|-------------------------------|-----------------|-------------------|
| Principal: | \$203.79 | \$203.79 |
| Interest: | \$367.62 | \$367.62 |
| Escrow (Taxes and Insurance): | \$173.12 | \$173.12 |
| Fees: | \$0.00 | \$0.00 |
| Partial Payment (Unapplied): | \$0.00 | \$0.00 |
| Total: | \$744.53 | \$744.53 |

Additional Information

FOR INFORMATION ON HOUSING COUNSELING AGENCIES OR PROGRAMS IN YOUR AREA CONTACT:
(800) 569-4287
<http://www.consumerfinance.gov/mortgagehelp>
Contact the Credit Union at: (800)292-2905
ServicingGroup@LNFUCU.com

For prompt credit, return this coupon with your check in the enclosed envelope to the location shown below.

If you are set up with auto payment transfer from your share account, you do not need to mail your payment.

| Member Number | Loan Number | Amount Due |
|---|-------------|------------------------------------|
| 31234567891 | 250000 | Due By: 02/01/2014 \$744.53 |
| If payment is received after 02/16/2014, \$28.57 late fee will be charged. | | Additional Principal: \$ |
| | | Additional Escrow: \$ |
| | | Total Amount Enclosed: \$ |

MEMBER NAME(S)
MAILING ADDRESS
MAILING CITY, STATE ZIP

L&N Federal Credit Union
9203 Smyrna Parkway
Louisville, KY 40229-1415

