

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

**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

<b>Account Number</b>	1234567
<b>Payment Due Date</b>	4/1/2012
<b>Amount Due</b>	<b>\$2,079.71</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	\$3,500.00

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

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
<b>Total</b>	<b>\$1,669.71</b>	<b>\$5,009.13</b>

**Springside Mortgage**

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

Amount Due	
<b>Due By 4/1/2012:</b>	<b>\$2,079.71</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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# H-28(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	\$3,500.00

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>

**\*\*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	
<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.*

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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](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
<b>Amount Due</b> 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
<b>Regular Monthly Payment</b>	<b>\$1,669.71</b>	<b>\$1,283.25</b>	<b>\$996.43</b>
Total Fees and Charges	\$160.00	\$160.00	\$160.00
<b>Total Amount Due</b>	<b>\$1,829.71</b>	<b>\$1,443.25</b>	<b>\$1,156.43</b>
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.	... <b>your principal balance will increase</b> . 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
<b>Total</b>	<b>\$1,669.71</b>	<b>\$5,009.13</b>

**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	\$ .
<b>Total Amount Enclosed</b>	<b>\$ .</b>

*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](http://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)(ii)(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.~~