



700 Kansas Lane
LA4-6633
Monroe, LA 71203

Thank you for your payment on
01/06/2025.

02591 WQD 8 01025 D -
ANDREW BUSSIAN SHARP
212 THOMPSON SQ
MOUNTAIN VIEW CA 94043-4219

Statement period
12/11/2024 - 01/10/2025

Payment Due Date
02/05/2025

Payment Due
\$135.46

✓

Your payment of \$135.46 is automatically scheduled to be paid on 02/05/2025.

A late fee of \$6.77 may apply if payment received after 02/20/2025.

Line of credit information		Account summary		Explanation of amount due	
Account number	4301351186	Previous balance	\$16,001.65	Principal	\$0.00
Property address	212 Thompson Sq Mountain View, CA 94043	Payments/credits	\$137.94	Finance charges	\$135.46
Unpaid principal balance ¹	\$15,863.71	Other credits/debits	\$0.00	Total amount due on 02/05/2025	\$135.46
Credit line	\$50,000.00	Fees chrgd/advances	\$0.00		
Available for use	\$0.00	Interest charged	\$135.46		
Interest Rate	10.00000%	New balance ¹	\$15,999.17		
Principal paid year to date	\$0.00	Escrow payment	\$0.00		
Interest paid year to date	\$137.94				
Maturity date	10/2035				

Access your account on the go



Download the Chase Mobile® app¹ Visit www.chase.com/Mobile to find out more.

¹Chase Mobile® app is available for select mobile devices. Enroll in Chase Online™ and download the Chase Mobile® app. There is no charge from Chase, but message and data rates may apply.

Keep up to date



Visit www.chase.com/Alerts to set up Chase account alerts.

Ways to pay

Convenient and free ways to make your payment:

- Change automatic payments at www.chase.com or back of statement coupon.
- Make your payment at www.chase.com
- Pay by phone with our dedicated number at **1-833-PAY-CHASE (1-833-729-2427)**.
- Mail your payment with the coupon below.

Resources

- www.chase.com/MyHomeEquity
- Call customer service **1-800-836-5656** (24/7 automated line)
Monday - Friday 8 a.m. - 8 p.m. (ET)
Saturday 9 a.m. - 6 p.m. (ET)
- Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al **1-855-280-4198** o visita www.chase.com/Statement

Mail your additional payment with the coupon below

00043013511862 999001 00013546 00014223 00013546 00000



Check box and fill out the reverse side if you would like to make changes to your automatic payment. ☐

ANDREW BUSSIAN SHARP
Account number
Automatic payment on 02/05/2025

4301351186
\$135.46

CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

To make additional principal, escrow, or fee payments, sign in to www.chase.com or detach coupon and mail with your check.

	\$								
Late charges due (\$0.00)	\$								
Fees due (\$0.00)	\$								
Additional principal	\$								
Additional escrow	\$								
Total amount enclosed	\$								

50000 50 26: 0004301351186

Contact Information and Disclosures

For all the ways to contact us, please visit www.chase.com/Mortgage-Contact-Us

Customer Service Inquiries Chase Mail Code LA4-6475 700 Kansas Lane Monroe, LA 71203	Designated Address for Notices of Error, Information Requests, and Qualified Written Requests Chase Mail Code LA4-6911 700 Kansas Lane Monroe, LA 71203-4774	Insurance Bills & Policies www.MyCoverageinfo.com/chase Email: chase@mycoverageinfo.com Chase P.O. Box 1156 Springfield, OH 45501 Fax: 1-678-475-8799 (Free of charge from any Chase branch)	Homeowner Assistance HUD telephone: 1-800-569-4287 HOPE Hotline: 1-888-995-HOPE (4673) www.HopeNow.com www.HUD.gov
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Account Information Reported to Credit Bureau

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. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Home Lending, Mail Code LA4-6945, 700 Kansas Lane, Monroe, LA 71203.

If you do not make your mortgage payment on time or request services from Chase, you may be charged fees. Those fees may include those shown in your loan documents, provided by law, or related to the services provided. The fee structure may change without notice except where prohibited by law. Other fees may be charged for services provided. Fees may not be applicable to certain products and may be limited by law.

Billing Error Resolution

- * In case of errors or questions about your bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us as soon as possible on a separate sheet at:
Billing Errors and Disputes CHASE-MAIL CODE LA4-6800, 700 KANSAS LANE, MONROE, LA 71203-4774
- * We must hear from you no later than 60 days after we sent you the first bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights.
- * In your letter give us the following information:
 1. Your name and account number
 2. The dollar amount of the suspected error
 3. A description of the error. Explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about
 4. Your signature and the date.
- * You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1Loan Payoff Information

The Unpaid Principal Balance on your statement is not a payoff quote. You can request a quote through our 24-hour automated phone service by calling 1-877-505-2894.

Important Bankruptcy Information

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

Lost or Stolen Line of Credit Checks

Please report your lost or stolen checks immediately by calling the Customer Service number on the front of this statement.

Crediting of Payments

Payments will be credited as of the day we receive them if the payment is received by 5:00 p.m. in the time zone in which the mailing address on your payment coupon is located and if:

- (a) the payment is received Monday through Saturday except for legal holidays
- (b) the payment is received at the address shown on your payment coupon
- (c) your payment is made with a check or money order drawn on a U.S. bank in U.S. dollars
- (d) the attached payment coupon is enclosed with your payment and
- (e) your payment is sent in the enclosed return envelope.


Credit for payments made in any other manner may be delayed for up to five (5) days during which time **FINANCE CHARGE** will continue to accrue. Please allow five to seven (5-7) days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check or money order. Do not staple, tape or paper clip your payment to your payment coupon. If you want to change how we applied your payment to your account, we must receive your request within 60 days of the payment date. If you dispute the amount you owe us, we do not lose any of our rights and the payment will not satisfy what you owe us or operate as an accord and satisfaction unless you send that amount to: CHASE ATTN: HE PAYMENT RESEARCH, P.O. BOX 24714, COLUMBUS, OH 43224 and it is approved by the appropriate officer.

AUTHORIZATION TO CONVERT YOUR CHECK TO AN ELECTRONIC TRANSFER DEBIT: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payments. You may not receive your check back from your institution.

Calculating Finance Charges

PERIODIC FINANCE CHARGE CALCULATION

We figure a portion of the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits, and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".



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Automatic payment change form

1

Please debit my:

☐ Checking Account

☐ Savings Account

Monthly Payment

4301351186

Amount Due¹Account Number

2

Financial Institution

Routing Number

Account Holder Name

Account Number

\$

Additional Principal per Month (optional)

3

Your payment will be drawn on your due date which is currently the 5th of the month.
Please allow 10 business days for setup; continue making your payment until you receive confirmation ACH has been setup.

4

Signature of Financial Institution Account Holder

Date

Enroll for free automatic payments by checking the box on the front and mailing in this form in the envelope provided. Learn more at www.chase.com/waystopay

Locate your account and routing number on your check.

YOUR NAME
1234 your street
city, state 12345

1234

\$

CHASE

Member FDIC

1111 Market Street
Columbus, Ohio 43260

MEMO

:123456789

987654321

1234

routing number

checking account number

check number

¹By signing above you authorize us, any successor servicer, sub-servicer, or assignee to electronically withdraw monthly payments plus any additional principal you authorize from your personal bank account on the date specified, or on the next business day if that date falls on a non-banking day. Requests for changes or cancellations must be made 3 business days before the payment date. You authorize us to change the amount of your payment as needed if there is an increase or decrease in the payment amounts due to changes in the interest rate or escrow, or for any other reason. Automatic payments may be cancelled if automatic payments are returned or if you, a co-borrower, or anyone listed on the title of the property that secures the loan files for bankruptcy. If this should occur, please contact us at the address or telephone number listed above for instructions for making payments on the loan. We may also change terms at any time and will provide any required notice in writing. I hereby acknowledge that I have read this agreement and agree to its terms and will keep a copy for my records.

Transaction activity

Transaction date	Description	Total received	Principal	Interest	Escrow	Fees/ Advances	Unapplied funds
01/06/2025	FUNDS APPLIED <i>Revolving</i>	\$137.94					
01/06/2025	PAYMENT <i>Revolving</i> Effective January 5, 2025	\$0.00		\$137.94			

Additional information

Your line of credit is suspended. This means that you can't draw from your line of credit at this time. However, it's important that you make your monthly payments by your scheduled due date. If you have any questions, please call us at 1-800-836-5656 Monday through Friday from 8 a.m. – 8 p.m. or Saturday from 9 a.m. – 6 p.m. Eastern Time.

Finance charge calculations

Type of balance	Dates	Days in billing cycle	Annual percentage rate (APR)	Daily periodic rate	Balance subject to interest rate	Finance charges
Purchases, Balance Transfers, Cash Advances - <i>Revolving</i>	12/11/2024 - 12/19/2024	9	10.25000%	0.0280055%	\$15,863.71	\$39.98
Purchases, Balance Transfers, Cash Advances - <i>Revolving</i>	12/20/2024 - 12/31/2024	12	10.00000%	0.0273224%	\$15,863.71	\$52.01
Purchases, Balance Transfers, Cash Advances - <i>Revolving</i>	01/01/2025 - 01/10/2025	10	10.00000%	0.0273973%	\$15,863.71	\$43.47



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