

Wayne Richards
Sherry Richards
166 Trojan Ln
Forest City, NC 28043-8733

Loan Information

Loan Number: 3436419025
Property Address: 166 Trojan Ln
Forest City, NC 28043
Notice Date: 10/01/2021

Hi Wayne Richards and Sherry Richards,

Enclosed is the mortgage payoff statement you requested. We can only accept certified funds. Wire transfers and cashier's checks are certified payment methods, but ACH payments, including bank bill pay and personal checks, are not. The payoff figures are valid through 11/01/2021. Certified funds received after 11/01/2021 will require an additional \$12.21 in interest per day, valid until the end of the month. You'll need to call us for an updated payoff quote if we don't receive certified funds by 11/01/2021.

Payoff Statement

Loan Type: FHA	Original Loan	3436419025
Next Payment Date: 11/01/2021	New Loan Number:	3488298946

Payoff Breakdown

Principal Balance as of 10/01/2021:	\$111,720.80
Interest from 10/01/2021 to 11/01/2021:	\$371.47
Fees and Costs:*	\$0.00
Escrow Shortage:	\$324.85
Mortgage Insurance (PMI/MIP) Due Through Payoff Date:	\$219.04
Total Amount to Pay in Full To Rocket Mortgage®:	\$112,636.16

*Breakdown of fees and costs begin on page 3

The payoff balance above may change due to additional charges generated from today's date through the date of the payoff. You are entitled to call us to verify this amount at no additional charge. Additional charges may include escrow advances for taxes and insurance, late charges and other costs Rocket Mortgage® may advance. Recording costs for filing the discharge of mortgage are considered estimated, not yet incurred.

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We reserve the right to correct any errors or omissions in this payoff quote regardless of when funds are received. We also reserve the right to correct any portion of this statement due to changing balances and interest rates on this loan. A payment that is less than the full amount will delay processing, and you will be held responsible for any additional interest.

Please reference the client name, loan number and property address and send certified funds or a wire using the following information:

Wiring Instructions:

Bene Name: Rocket Mortgage
Bene Address: 635 Woodward Ave., Detroit, MI 48226
Bank Name: JPMorgan Chase Bank, N.A.
ABA/Routing Number: 021000021
Swift Code: CHASUS33
Location: New York, NY 10017-2070
For Further Credit To: 3436419025
Account Number: 935552513

Rocket Mortgage – Overnight Address:

Attn: Servicing Payment Services Team
635 Woodward Ave.
Detroit, MI 48226

Wires and certified funds received by 6:00 p.m. ET will be processed on the date of receipt. All funds received after 6:00 p.m. ET will be processed on the next business day.

Important Notes to Remember

- If you're set up for automatic payments, your monthly payment will draft as usual if it's due before the payoff funds are received. Please notify Rocket Mortgage at least five days prior to your scheduled draft date if you'll be sending in the payoff funds within that period. If you're sending payments through your bank, these will continue to send as usual until you stop them from your bank's website.
- This letter doesn't suspend your obligation to make your payments on time. A late charge may be assessed 16 days after a current payment is due in the amount of \$22.11 and should be added to the payoff total if received after that time. Any payment made 30 days after a current payment is due may be reported as late to the credit bureaus.
- Payoff figures are subject to final verification by the note holder. Figures may be adjusted if any check previously received is rejected by the institution upon which it was drawn. To the extent applicable, additional legal fees or costs associated with servicing your loan may accrue daily.
- If payoff funds received are insufficient to pay your loan in full, Rocket Mortgage will first use funds from your escrow account if applicable. If not, Rocket Mortgage will contact the sender of the funds to collect the shortage. If we can't make contact or if the remaining funds have not been collected within two business days, the original funds will be returned to the sender unless the servicing of the loan is transferred or reassigned sooner. To the extent permitted by state law, the note holder reserves the right to withhold the issuance of the satisfaction of mortgage until it receives all funds owed under the terms of the note.
- If this property is being sold, please provide the client(s)' new mailing address. Payoff overage funds will be mailed to the client(s) within 20 days of the loan being paid in full. A 1098 interest statement will be mailed to the client(s) no later than January 31 of the next calendar year.
- If taxes and/or insurance are escrowed, please reach out to your tax agency and/or insurance provider to ensure they are forwarding you the bill.

If you have any questions or concerns, don't forget that we're here to help. You can contact us at (800) 508-0944, Monday - Friday, 8:30 a.m. - 9:00p.m. ET, and Saturday, 9:00 a.m. - 4:00 p.m. ET. You can also reach us at ServicingHelp@RocketMortgage.com.

Sincerely,

Your Rocket Mortgage Team

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Breakdown of Fees and Costs

Total	\$0.00
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If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.

Wayne Richards
Sherry Richards
166 Trojan Ln
Forest City, NC 28043-8733

Loan Information

Loan Number: 3436419025
Property Address: 166 Trojan Ln
Forest City, NC 28043
Notice Date: October 1, 2021
FHA Case Number: 387-438309 4

- Provide the full prepayment amount, including interest owed to the date the payment is made
- Continue to make your monthly payments on time to avoid any delinquencies on your account
- If you are moving or changing addresses, please make sure to update your new address on RocketMortgage.com immediately

If you have any questions or concerns, don't forget that we're here to help. You can contact us at (800) 508-0944, Monday - Friday, 8:30 a.m. - 9:00 p.m. ET, and Saturday, 9:00 a.m. - 4:00 p.m. ET. You can also reach us at ServicingHelp@RocketMortgage.com.

Sincerely,

Your Rocket Mortgage Team