



Conventional - 4850
423 N COMMERCE ST

Monthly Statement - May 17, 2011

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Next Payment Due

06/01/2011 \$1,829.17 Pay Now

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Home Loan Summary

Home Loan Overview as of 05/17/2011

Amount Due on 06/01/2011 as of 05/17/2011

<u>Principal Balance:</u>	\$171,885.14	<u>*Home Loan Payment:</u>	\$1,829.17
<u>Escrow Balance:</u>	\$1,772.26	<u>Late Charge (included in the</u>	\$116.30
<u>Interest paid-to-date:</u>	05/01/2011	<u>Home Loan Payment Due):</u>	
<u>Late Charge if payment</u>	\$58.15	<u>After 06/16/2011 with Late</u>	\$1,887.32
<u>received after 06/16/2011:</u>		<u>Payment:</u>	

*Payments will be applied first to the interest accrued up to the date of payment and then to the principal balance.

Home Loan Details

Monthly Payment Breakdown as of 05/17/2011

Loan Type and Term

<u>Principal and Interest</u>	\$1,163.01	<u>Loan Type :</u>	30 Yr Conventional
<u>Payment:</u>		<u>Current Interest Rate :</u>	6.500%
<u>Escrow Payment Amount:</u>	\$549.86		
Total Monthly Home Loan	\$1,829.17		
Payment:			

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

Escrow Account Expenses

Principal	Payee	Policy No./Tax ID	Frequency	Next Due Date	Amount Due
Homeowners insurance	UNITRIN PROP AND CAS INS GROUP	UP723552	Annual	05/01/2012	\$644.00
County taxes	DUPAGE COUNTY TAX COLLECTOR	07 20 212 017	Annual	05/15/2012	\$2,853.58
County taxes	DUPAGE COUNTY TAX COLLECTOR	07 20 212 017	Annual	08/01/2011	\$2,771.34

We are responsible for the payment of the previous escrow items with the exception of the items marked with an asterisk (*). The payment of the items marked with an asterisk (*) are the responsibility of the homeowner.

Home Loan Activity Since Your Last Statement

Date	Description	Principal	Number of Days Interest Paid	Interest	Escrow	Total
05/17/2011	May payment	\$230.72	0	\$932.29	\$549.86	\$1,712.87
05/10/2011	County tax pmt	\$0.00	0	\$0.00	(\$2,853.58)	(\$2,853.58)
	Ending Balance	\$171,885.14			\$1,772.26	

Credit Reporting Notice:

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.

5/19/2011

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Monthly Statement - April 13, 2011

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Information provided on a previous statement from 04/13/2011

Home Loan Summary

Home Loan Overview as of

Amount Due on 05/01/2011 as of 04/13/2011

<u>Principal Balance:</u>	\$172,115.86	<u>*Home Loan Payment:</u>	\$1,771.02
<u>Escrow Balance:</u>	\$4,075.98	<u>Late Charge (included in the</u>	\$58.15
<u>Interest paid-to-date:</u>	04/01/2011	<u>Home Loan Payment Due):</u>	
		<u>After with Late Payment:</u>	\$1,829.17

Home Loan Details

Monthly Payment Breakdown as of 04/13/2011

Loan Type and Term

Principal and Interest	\$1,163.01	<u>Loan Type :</u>	30 Yr Conventional
Payment:		<u>Current Interest Rate :</u>	6.500%
<u>Escrow Payment Amount:</u>	\$549.86	<u>Contractual Remaining Term :</u>	25 Years, 1 Months
Total Monthly Home Loan	\$1,771.02		
Payment:			

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

Escrow Account Expenses

Principal	Payee	Policy No./Tax ID	Frequency	Next Due Date	Amount Due
Homeowners insurance	UNITRIN PROP AND CAS INS GROUP	UP723552	Annual	05/01/2012	\$644.00
County taxes	DUPAGE COUNTY TAX COLLECTOR	07 20 212 017	Annual	05/15/2011	\$2,771.34
County taxes	DUPAGE COUNTY TAX COLLECTOR	07 20 212 017	Annual	08/01/2011	\$2,771.34

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Home Loan Activity Since Your Last Statement

Date	Description	Principal	Number of Days Interest Paid	Interest	Escrow	Total
04/01/2011	Homeowners ins pmt	\$0.00		\$0.00	(\$644.00)	(\$644.00)
04/13/2011	April payment	\$229.47		\$933.54	\$549.86	\$1,712.87
	Ending Balance	\$172,115.86			\$4,075.98	

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Current Information

Our records indicate that your account has an escrow account. If you receive a copy of your Real Estate tax bill, please keep it for your records as BAC Tax Services Corporation receives this information directly from the Taxing Authority.

Tax Authority: DUPAGE COUNTY TAX COLLECTOR
Parcel Number: 07 20 212 017
Phone Number: 630-407-5900
Next Due Date: 08/01/2011
Projected Amount Due: \$ 2771.34
Frequency: Semi-annually
Due Dates: 5/15 8/01
Delinquent Dates: 6/01 9/01

Payment Date	Payment Amount	Check Number
05/10/2011	\$ 2,853.58	5568627
08/12/2010	\$ 2,771.34	1927508
05/17/2010	\$ 2,771.34	1103690

Most Commonly Asked Questions About Tax

[Questions on a Supplemental Bill?](#)

[When will you pay my tax bill?](#)

[How can I lower the amount of taxes I am paying?](#)

[How can I make sure my taxes are paid each year before December 31st?](#)

[How can I verify the amount you are collecting for taxes in my escrow account?](#)

[What do I do when I receive a Delinquent Tax notice?](#)

For additional information on your property tax, please view the FAQ's.

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