U.S. Bank
PO Box 21948
Eagan, MN 55121
DO NOT SEND PAYMENTS TO THIS ADDRESS

6-726-27559-0042904-001-000-000-000-000

SHAINA IVANA RUSH
1024 N PATTERSON PARK AVE
BALTIMORE MD 21205-1239

Mortgage Statement

Statement Date	05/04/2026
Account Number	**9903240613**
Scheduled Due Date	06/01/2026
We may contact you if payment is not received by the scheduled due date.	
Loan Due Date	06/01/2026
Total Amount Due	**$1,346.27**

If received after 06/16/2026, $48.68 late fee may be charged, pay $1,394.95.

Explanation of Total Amount Due

PAYMENT FACTORS	
Principal	$173.83
Interest	$1,043.05
Additional Taxes	$7.00
Insurance	$122.39
PAYMENT AMOUNT DUE	**$1,346.27**
TOTAL AMOUNT DUE	**$1,346.27**

If received after 06/16/2026, $48.68 late fee may be charged, pay $1,394.95.

Please be advised that the automatic payment program is designed to draft your monthly contract payment amount and will occur on the next scheduled ACH withdraw date. (If your account is not current please refer to your Automatic Withdraw Payment Agreement)

Total Amount Due is not a Payoff or Reinstatement amount.

Contact Information

usbankhomemortgage.com

Customer service address: U.S. Bank PO Box 21948 Eagan, MN 55121
Complaints: U.S. Bank PO Box 211259 Eagan, MN 55121
Notices of error and requests for information: U.S. Bank PO Box 21977 Eagan, MN 55121

Live Customer Support: 800-365-7772
Mon-Fri 7 a.m. - 8 p.m. CT and Sat 8 a.m. - 2 p.m. CT
We accept relay calls
Automated Services also available at this number 24 hours

Account Information

Property Address 1024 N PATTERSON PARK AVE
BALTIMORE MD 21205 1239

Outstanding Principal Balance (Not a Payoff Amount)	$250,330.98
Interest Rate	5.00000%
Maturity Date	05/2065
Other Balances	
Escrow	$746.87

If you are experiencing financial difficulty: To find a HUD-certified counseling organization in your area, call HUD at **800-569-4287** or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Past Payment Breakdown

	PAID SINCE LAST STATEMENT	PAID YEAR TO DATE
Principal	$173.11	$858.41
Interest	$1,043.77	$5,225.99
Escrow	$129.39	$646.95

Payment breakdown represents current year payment transaction activity applied to the account, which may include adjustments to prior year transactions.

Transaction Activity

Description	Due Date	Date	Total	Principal	Interest	Escrow	Fees/ RCA	Other	Subsidy/ Repl Reserve	Suspense
Payment	05/2026	05/01/2026	1346.27	173.11	1043.77	129.39				

IMPORTANT MESSAGES

If you are facing challenges making your mortgage payment, we are here to help. Please visit usbank.com/mortgagepaymenthelp for assistance options. If you have already requested assistance, please call 800-365-7772 for the latest status of your account. To find a HUD-certified counseling organization in your area who can provide assistance, as well as possible translation or other language services, contact HUD at 800-569-4287 or visit their website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Our Complaint Process: Please submit any mortgage loan foreclosure or foreclosure alternative process related complaint to: U.S. Bank, Attention: Consumer Advocacy, P.O. Box 211259 Eagan, MN 55121. Your submission should include the name of each borrower and the loan number.

Notices of Error and Requests for Information

Borrowers have certain rights under Federal law related to resolving errors and requesting information about their mortgage account. Notices of Error and Requests For Information must be directed to U.S. Bank,Attention: Consumer Advocacy, P.O. Box 21977, Eagan, MN 55121. Your submission must be in writing and include the name of each borrower, the loan number and a description of the error you believe has occurred OR a request for specific information regarding your mortgage loan.

Please be advised that the automatic payment program is designed to draft your monthly mortgage payment amount. Once the unpaid principal balance of your mortgage loan becomes lower than your monthly payment amount, then your draft program will be discontinued.

726-x30878-0925F

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

Account Number	Scheduled Due Date	Payment Amount	Optional Insurance/ Optional Products	Past Due Amount	Past Due Optional Insurance/ Optional Products	Total Amount Due
9903240613	06/01/2026	$1,346.27	$0.00	$0.00	$0.00	$1,346.27

SHAINA IVANA RUSH

Payment processing cutoff time, for payments made by mail, is 5 p.m. CT, Mon - Fri. Payments received after cutoff time will be applied to your account the next business day. Late charges may be assessed if payments are not received on time as specified in the terms of your mortgage agreement. Payments due on a weekend or legal holiday will not be assessed a late charge if received by cutoff time the following business day. Payment processing cutoff times may vary if choosing alternative payment options from those listed above.

**IF RECEIVED AFTER CUTOFF	TOTAL AMOUNT DUE AFTER CUTOFF
AUTO PAY	

Check here if name, address and/or phone number changes have been indicated on reverse side.

U.S. Bank
PO Box 790415
St. Louis, MO 63179-0415

Additional Principal $

Additional Escrow $

Other *(Please specify)* $

Total Amount Enclosed $

Your Account Is On Automatic Debit. This Is Not A Bill. This Is For Your Information Only.

Internet Reprint

Receive your statement electronically by signing up for e-statements. Visit usbank.com to log in or create an account and set your paperless preferences.

Voluntary payment options – Some of the information below may not apply due to the status of the loan. Please contact us for more information.

Automatic payment program

- Enjoy the convenience and peace of mind that automatic mortgage payments offer at **no cost to you.** Set up your monthly payments as an automatic debit from your checking or savings account today.
- Draft dates available up to nine days after the scheduled due date. However, draft delay days may not exceed grace days. Please refer to the terms of your mortgage agreement.
- Log in or create an account at usbank.com to enroll in automatic payments or call 800-365-7772.

Pay by phone

- Payments can be made by telephone using our automated system or by selecting to speak with a customer service representative. Please have your routing number and account number available for the checking or savings account we'll be debiting.
- Payments received after 6:30 p.m. CT will be credited same-day, but will be processed on the next business day.

Overnight delivery

U.S. Bank
Payment Processing
3751 Airpark Drive
Owensboro, KY 42301

Pay online

- Avoid mail delays by making your mortgage payment using our convenient online payment option. Simply log in or create an account at **usbank.com** and follow the directions provided. The Pay Online option is generally available for current monthly billing statement customers and may not be available for customers whose account may be past due. Certain restrictions and limitations may apply.
- Payments made online - No Fee
- Payments received after 6:30 p.m. CT will be credited same-day, but will be processed on the next business day.
- Payoff funds cannot be remitted through the Pay Online option.

Pay by mail

- To ensure fast and accurate processing of your mortgage payment through our automated processing center, simply write your U.S. Bank mortgage account number on your check or money order and include the completed coupon and return in the envelope provided.
- Checks must be drawn on a United States bank account.
- Please do not send cash or post-dated checks.
- If you are sending additional funds, please note on your payment coupon how you want those funds applied. Your account must be current to apply additional funds to principal only.
- Do not send payments by overnight delivery to PO Box Address, as this will delay processing.
- See front for correspondence or overnight delivery address. Do not send cash or correspondence with your payment, as this could delay the processing.
- Payments are not credited based on postmark date. Please allow adequate time for mail services and delays.
- Payment Processing cutoff time, for payments made by mail, is 5 p.m. CT, Monday – Friday. Payments received after cutoff time will be applied to your account the next business day. Late charges may be assessed if payments are not received on time as specified in the terms of your mortgage agreement. Payments due on a weekend or legal holiday will not be assessed a late charge if received by cutoff time the following business day. Payment processing cutoff times may vary if choosing alternative payment options from those listed above.

24-Hour automated account information

For fast, convenient service, U.S. Bank Mortgage Servicing is pleased to offer 24-Hour Automated Account Information.

Please have your property address, Social Security number and your mortgage account number available.

Refer to the contact information on the front of your billing statement for the toll-free number to access the 24-Hour Automated Service.

Website information

Log in or create an account at our secure website **usbank.com** at your convenience and utilize the many services offered.

- View current account information
- View your billing statement and make a payment online
- View your 1098 Mortgage Interest Statement
- Enroll in our Automatic Payment Program
- Receive answers to Frequently Asked Questions

Insurance information

- **LOSS PAYABLE CLAUSE:** Your hazard/homeowner's policy(s) must reflect our name as Loss Payee. Please provide your account number to your agent for timely payment for future billings.
- **COVERAGE:** Homeowners coverage should be equal to 100% replacement cost or guaranteed replacement cost.
- **RENEWALS:** Send all policies at least 30 days prior to the expiration date. Failure to provide proof of continuous coverage will result in us obtaining insurance coverage on your home and charging you the premium. This coverage may be different and more expensive than available through the standard insurance market.
- **FLOOD INSURANCE:** Coverage is required on properties located in a Special Flood Hazard Area. The minimum coverage required is the lesser of the unpaid principal balance of all active loans secured by the insurable structure or the replacement cost of the insurable structure not to exceed the maximum coverage available from NFIP (National Flood Insurance Program). Investor requirements may vary.
- **DAMAGED PROPERTY:** In the event of damage to your home, notify your insurance agent. After you file a claim, call us at 855-205-6693 Monday through Friday, 7 a.m. – 8 p.m. CT.
- **REFUND CHECKS:** If you have an insurance refund check to be endorsed, please mail to: U.S. Bank, Attn: Insurance Department, PO Box 961045, Fort Worth, TX 76161-0045. Do not send with payment.

Real estate tax information

- **PROPERTY TAX BILLS:** If your property taxes are paid from your escrow account and you receive a supplemental, interim, corrected, or added assessment tax bill, it is your responsibility to forward the tax bill to us at U.S. Bank, PO Box 21948, Eagan, MN 55121-0948 for payment. These types of tax bills are mailed to the homeowner only; the mortgage company does not receive these types of bills. Without the collection of a monthly deposit for these tax bills, a deficit may occur resulting in an escrow shortage and an increase to your monthly mortgage payment. Failure to send these tax bills to U.S. Bank may result in delinquent taxes and penalties. Any penalties associated with the failure to provide these tax bills will be your responsibility. For property tax questions, please contact our Property Tax Department at 855-681-5485.
- EXEMPTIONS: There are various types of exemptions that you may qualify for which will help reduce the real estate tax amount billed for your property. Please contact your local assessor/appraisal district to confirm if you are eligible to receive an exemption. For property tax questions, please contact our Property Tax Department at 855-681-5485.
- TAX SALE NOTICES: Advise us immediately of any notice of tax/lien sale. FAILURE TO DO SO MAY RESULT IN LOSS OF YOUR PROPERTY. YOU WILL REMAIN RESPONSIBLE FOR REPAYMENT OF YOUR MORTGAGE ACCOUNT.
- HOMEOWNER/CONDO ASSOCIATION DUES:The payment of HOA/COA dues are the responsibility of the homeowner. If you receive a notice of sale or eviction, please contact our customer service center at 855-681-5485 to discuss options.

Consumer reporting agency disputes

We may report information about your account to credit bureaus (Consumer Reporting Agencies, CRA). Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by writing to: U.S. Bank Attn: Consumer Bureau Management, 2800 Tamarack Road Owensboro, KY 42301. In order to assist you with your dispute, please provide: your name, address and phone number; the account number; the specific information you are disputing; an explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

EQUAL HOUSING LENDER
Member FDIC

Personal contact information

Please provide your personal contact information below. For your convenience, you may update this information by logging into your account at usbank.com.

Borrower Name: ______________________ Co-Borrower Name: ______________________

New Address: ______________________ Email Address: ______________________

Home Phone: ______________ Work Phone: ______________ Mobile Phone: ______________

By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications at that number (including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system) from us and our affiliates and agents. This express consent applies to each telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

Please be sure to check the box on the reverse side when completing this form.