



Onity Mortgage | PO BOX 24738
West Palm Beach FL 33416

BRIAN EGAN BLACK
101 B E CROMWELL STREET
BALTIMORE, MD 21230

Mortgage Statement

Account number: 4013945912 Statement date: 07/08/2026
Payment due date: 8/1/2026

Amount due: **\$3,940.83** *If your payment is received after 8/18/2026 a \$133.87 late fee may be charged.*

Need Help?

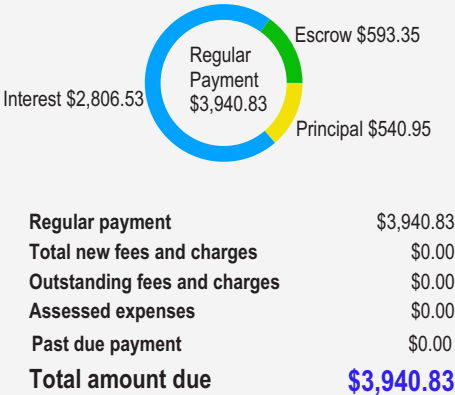
Visit us online: www.onitymortgage.com
Customer service 1-800-449-8767
We're here to help: Monday - Friday 8:00 am to 9:00 pm ET
Saturday 8:00 am to 5:00 pm ET

Important Information

This communication is from Onity Mortgage Corporation (“Onity Mortgage”), formerly known as PHH Mortgage Corporation.

Thank you for your payment. Your last full payment was applied to the payment due 07/01/2026.
Your account is presently due for the 8/1/2026 payment.

Explanation of Amount Due



Account Information

Property address:
101B E CROMWELL ST
BALTIMORE, MD 21230

Outstanding balance (not payoff amount) \$549,851.33
Current interest rate 6.1250 %
Prepayment penalty No
Escrow balance \$1,106.91
Suspense balance \$0.00
Maturity date 5/1/2056

Past Payments Breakdown

	Paid since last statement	Paid year to date
Principal	\$538.20	\$1,073.67
Interest	\$2,809.28	\$5,621.29
Escrow (taxes and/or Insurance)	\$593.35	\$1,555.67
Fees	\$0.00	\$0.00
Optional products	\$0.00	\$0.00
Partial payment (unapplied/suspense)*	\$0.00	\$0.00
Total	\$3,940.83	\$8,250.63

View Your FICO Score

Get your score for free

Keeping an eye on your credit has never been easier. It's fast, secure, and has zero impact on your credit. Log in to your account to check your score today.

Access Your Account on the App

Download on the App Store

GET IT ON Google Play

Other Ways to Pay

- Online at www.onitymortgage.com
- On the go with mobile app
- By phone 1-800-449-8767

Transaction Activity

Posted date	Received/credited date	Description	Principal	Interest	Escrow	Late charges, shortages & fees	Suspense & other	Optional product	Total
06/03		MIP/PMI Payment HUD RBP INS. PREMIUMS	\$0.00	\$0.00	-\$224.38	\$0.00	\$0.00	\$0.00	\$224.38
06/29	06/29	Payment	\$538.20	\$2,809.28	\$593.35	\$0.00	\$0.00	\$0.00	\$3,940.83
07/02		MIP/PMI Payment HUD RBP INS. PREMIUMS	\$0.00	\$0.00	-\$224.38	\$0.00	\$0.00	\$0.00	\$224.38

1 of 2

Complete this coupon; tear it off and return with your check

Account number : 4013945912
BRIAN EGAN BLACK

Payment due date 8/1/2026
Total amount due \$3,940.83

Amount Due \$3,940.83

Extra principal	\$	
Extra escrow	\$	
Unpaid late charges	\$	
Other (specify) _____	\$	
Total check enclosed	\$	

If you're paying more than the amount due, please tell us where you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal. Please write your account number on your check and make it payable to Onity Mortgage Corporation



Onity Mortgage Corporation
PO BOX 660093
DALLAS TX 75266-0093

99 954 4013945912 0000407470 0000394083 7

When are Payments Applied

Payments received by 11:59 pm ET are effective the day they are received. They may not reflect on your account for 1-2 business days depending on when we receive it. It may take up to 4 business days to draft from your bank account.

Fees

It's free to make a payment online, or using our automated phone option.

To find out more information about other fees & how to avoid common fees visit: www.Onitymortgage.com/Fee-schedules

Important Addresses		
Payments Onity Mortgage Corporation PO Box 660093 Dallas, TX 75266-0093	Overnight Payments Onity Mortgage Corporation 3000 Kellway Dr, Ste 120 Carrollton, TX 75006	Request for Information / Notice of Error / Qualified Written Response Onity Mortgage Corporation PO Box 24695 West Palm Beach, FL 33416

Information about Mortgage Counseling or Assistance

If you would like contact information for counselling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

Insurance and Tax Information

Your regular payment includes a portion that is set aside to pay your [taxes/insurance/PMI]. Escrow combines property taxes, homeowners insurance, and sometimes mortgage insurance into one regular payment, making it easier to manage finances. We will:

- * Pay property-related bills on time
- * Spread costs evenly across the year
- * Review the account annually to ensure enough funds are available for upcoming bills
- * Send you an Escrow Analysis Statement with the results of our annual review.