



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

ELECTRONIC ONLY STATEMENT

Mortgage Statement
Statement Date 07/09/26

5-807-88108-0008916-001-000-000-000-000

KELLY CROWN
1304 W 37TH ST
BALTIMORE MD 21211-1921

Contact Information

Phone: 855-690-5900
Customer Care: Monday - Friday 8:00am – 8:00pm ET
Saturday 9:00am – 2:00pm ET
Find us on the web at: www.freedommortgage.com

Loan Number 0137519633
Payment Due Date 08/01/26

Amount Due** \$1,391.61

If payment is received after 08/16/26, \$31.61 late fee will be charged.

Property Address: 1304 W 37TH ST
BALTIMORE MD 21211

Account Information

Outstanding Principal \$168,193.86
Deferred Balance \$0.00
Interest Rate 2.875%
Prepayment Penalty No
Escrow Balance \$5,892.66
Unapplied Funds \$0.00

Explanation of Amount Due

Principal \$387.35
Interest \$402.96
Escrow/Impound (for Taxes and/or Insurance) \$601.30
Regular Monthly Payment \$1,391.61
Total Fees & Charges \$0.00
Overdue Payment \$0.00
Unpaid Late Charges \$0.00
Other/Optional Products \$0.00
Total Amount Due \$1,391.61**

Transaction Activity (06/09/26 - 07/09/26)

Transaction Description	Date	Interest Paid To Date	Transaction Effective Date	Transaction Amount	Interest Paid	Principal Paid	Escrow Paid	Late Charges Paid	Fees Paid	Optional Insurance	Unapplied Funds
Escrow Refund	06/25/26	06/01/26	12/25/25	-\$2,030.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mortgage Insurance	07/07/26	06/01/26	07/07/26	\$116.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	07/09/26	07/01/26	07/09/26	\$1,391.61	\$403.89	\$386.42	\$601.30	\$0.00	\$0.00	\$0.00	\$0.00

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$386.42	\$2,685.62
Interest	\$403.89	\$2,846.55
Escrow (Taxes and Insurance)	\$601.30	\$4,167.30
Fees**	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Partial Payment Unapplied*	\$0.00	\$0.00
Total	\$1,391.61	\$9,699.47

*Partial Payments: Any funds received that are less than a full periodic payment may be applied to your account, promptly returned to you, or held in a non-interest bearing account until enough funds are received to apply to a full periodic payment.
**Amounts listed here will include other/optional products, if applicable.

Important Messages

Ready for a new place to call home?
Freedom Mortgage has helped customers finance homes across the nation since 1990. Let us help you take the next step with confidence. Call **877-482-2744** today to get prequalified.

NMLS ID# 2767 (www.nmlsconsumeraccess.org)

**This balance represents the known Amount Due as of the printing of this statement. If you are delinquent, this balance may not represent full reinstatement of your obligation. Please contact us regarding your up-to-date reinstatement balance at 855-690-5900.

Additional information is provided on the back of the statement.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



LOAN NUMBER: 0137519633 KELLY CROWN

FREEDOM MORTGAGE
P.O. BOX 6656
CHICAGO IL 60680-6656

Amount Due

Due By 08/01/26: \$1,391.61

\$31.61 late fee will be charged after 08/16/26

Additional Principal	\$	.
Additional Escrow	\$	.
Late Charge	\$	.

Total Amount Enclosed \$.

Make check payable to Freedom Mortgage



To change mailing address and/or contact information, check here and complete form on back.

Internet Reprint

CONTACT INFORMATION			
To submit a RESPA Qualified Written Request (“QWR”), assert an error or request information about the servicing of your loan, you must use the designated address below.			
PAYMENT PROCESSING Freedom Mortgage P.O. Box 6656 Chicago IL 60680-6656	OVERNIGHT Freedom Mortgage 11988 Exit 5 Pkwy Bldg 4 Fishers, IN 46037-7939	TO SUBMIT A RESPA QUALIFIED WRITTEN REQUEST (“QWR”) Freedom Mortgage P.O. Box 50428 Indianapolis, IN 46250-0401	GENERAL CORRESPONDENCE Freedom Mortgage P.O. Box 50485 Indianapolis, IN 46250-0485
CUSTOMER CARE: 855-690-5900 or WEBSITE: www.freedommortgage.com			
In case of errors or questions about your electronic transfers call us at 855-690-5900 or write us at P.O. Box 50428, Indianapolis, IN 46250-0401 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.			

IMPORTANT INFORMATION	PAYMENT INFORMATION
REAL ESTATE TAXES are paid from a tax bill issued by your local taxing authority. It is not necessary for you to forward any regular tax bills to us. If we need your tax bill, we will request it from you in writing. If you receive a delinquent, adjusted, or corrected tax bill please forward it to: Freedom Mortgage, P.O. Box 22670, Rochester, NY 14692. You may also fax it to 817-826-0410. Supplemental bills are often issued in addition to yearly real estate tax bills and are your responsibility to pay. They are not collected through your escrow account. HAZARD INSURANCE It is your responsibility to maintain proper and sufficient hazard insurance coverage for your property. Hazard insurance includes Fire and Extended coverage and, where required, Flood Insurance. To protect our mutual interest in the property, we require evidence of proper insurance. If you fail to provide evidence, we will purchase Lender Placed coverage on your behalf, not including your equity, and charge your escrow account. Policy renewals and invoices are due thirty (30) days prior to the expiration of the existing policy. Please notify your agent to ensure that we are listed on the policy and that a copy, which includes your loan number, is either faxed to our Insurance Department at 866-751-9324 or mailed to: Freedom Mortgage Corporation, ISAOA / ATIMA, P.O. Box 5050, Troy, MI 48007-5050. For general questions regarding hazard insurance, please call 866-222-9005. For questions regarding Hazard Loss Drafts, please call 888-810-7318. You may also fax any required Loss Draft information to 866-751-9365. IF YOU ARE EXPERIENCING FINANCIAL DIFFICULTIES and would like to speak to one of our counselors please call 855-690-5900. U.S. MILITARY Servicemembers on “active duty” or “active service” or a spouse or dependent of such servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers’ Civil Relief Act (“SCRA”). If you are a servicemember on active duty or believe you are eligible for such SCRA benefits, please notify our Customer Care Department at 855-690-5900.	Payment Crediting - If you are enrolled in automatic payment drafting, your payment will be credited each month on the date selected at the time of enrollment. One-time payments made online or by phone will be credited effective the date you selected when submitting the payment. Please note that it may take up to 1-2 business days for your payment to be displayed in your transaction history. Phone payments or Automatic (ACH) payments - To pay by phone please call the Customer Care number provided above. To establish or cancel your ACH program, please contact Customer Care at the number provided above at least three business days prior to the next scheduled draft date. Web - You can make your payments online, simply visit us at www.freedommortgage.com. Unapplied / Partial Payments - Any funds received that are less than a full periodic payment may be applied to your account, promptly returned to you, or held in a non-interest-bearing account until enough funds are received to apply to a full periodic payment. Payoff Quote - This statement does not contain the amount required to pay your loan in full and may not reflect all third-party fees (if applicable) or all amounts due. To obtain a payoff quote, please send your request in writing to the General Correspondence address provided above, via email to FreedomPayoffRequest@FreedomMortgage.com, or contact Customer Care at the number provided above. Payments by Mail - To avoid processing delays make your check or money order payable to Freedom Mortgage and include your loan number. Please do not send cash or correspondence with your payment. Avoid Late Charges and Protect Your Credit - We may furnish information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Any payments received after the late payment date noted on your coupon will be assessed a late fee. Additional Principal Payments - Depending upon the terms of your loan agreement, you may be able to pay additional principal on your loan. We must receive additional principal payments on or before your payment due date. Include additional principal with your regular payment and indicate the amount in the space provided on your coupon. Check Processing - When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution.  EQUAL OPPORTUNITY LENDER NMLS # 2767

LOSS MITIGATION OPTIONS
If you are experiencing financial difficulties, we are here to help you. Call us today to learn more about your Loss Mitigation options at 855-690-5900 or by visiting our website at www.freedommortgage.com. The right option for you depends on your individual circumstances. If you provide all required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief, including solutions that may allow you to stay in your home (refinance, repayment, forbearance, loan modification) or leave your home while avoiding foreclosure (short sale or deed-in-lieu of foreclosure). You may obtain a list of HUD approved, non-profit homeowners counseling organizations serving your residential area by calling toll free 800-569-4287 or by visiting the HUD website at www.hud.gov.

Change of Mailing Address / Contact Information
Please provide your contact information below.

Name_____

New Address_____

City_____ State_____ Zip_____

Home Phone #_____ Business Phone #_____ Ext. _____

Email _____

Cell Phone # _____ ☐ I consent for Freedom Mortgage to contact me via this cell phone number.