DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

2-811-15586-0012242-001-000-000-000-000

LIHN V TRAN
BONG THI Y DANG
3130 EAGLE RAY CT NW
SALEM OR 97304-3849

MORTGAGE STATEMENT

Statement Date: 10/04/2025

Account Number	**1022498361**
Next Due Date	**11/01/2025**
Amount Due	**$1,837.37**

If payment is received after 11/16/2025, $66.60 late fee may be assessed.

Phone: 866-317-2347
Website: www.newrez.com

Explanation of Amount Due

Principal	$647.05
Interest	$684.94
Escrow (Taxes and Insurance)	$505.38
Less Buydown	$0.00
Regular Monthly Payment	**$1,837.37**
Total Fees and Charges	$0.00
Overdue Payment	$0.00
Total Amount Due	**$1,837.37**

Account Information

Outstanding Principal	$205,482.57
Deferred Balance*	$7,991.94
Interest Rate	4.0000%
Prepayment Penalty	None
Property Address:	3130 EAGLE RAY CT NW SALEM OR 97304
Contractual Due Date:	November 1, 2025
Current Escrow Balance	$5,870.72
Deferred Principal	$7,991.94
Deferred Interest	$0.00
Assistance Balance	$0.00
Reserve Balance	$0.00
Maturity Date	10/01/2049

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	$644.90	$5,727.56
Interest	$687.09	$6,260.35
Escrow	$553.23	$4,619.49
Fees/Late Charges	$0.00	$0.00
Total	**$1,885.22**	**$16,607.40**

Transaction Activity (09/06/2025 - 10/03/2025)

Date	Description	Charges	Payments
09/29/2025	Regular Payment - (Due 10/1/2025)	$0.00	$1,837.37
10/01/2025	Int on Escrow Pmt	$0.00	$47.85

Important Messages

***Partial Payments:** Any partial payments listed here are not applied to your mortgage, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage.

Additional Messages

Interested in refinancing or purchasing a new home? We're here to help – call 833-422-3380 to speak with a loan officer today!

For questions regarding the servicing of your loan, please contact us at 866-317-2347 Monday-Friday 8:00AM-9:00PM, and Saturday 10:00AM-2:00PM Eastern Time.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.newrez.com or request a copy to be mailed to you by calling us at 866-317-2347.

See Total Payment Amount Breakdown on page 2.

For information about your payments, total amount due, and any additional payment history, see reverse side.

005-0814-1100F

Detach and return with payment.

Loan Number: 1022498361
LIHN V TRAN
BONG THI Y DANG

Property Address:
3130 EAGLE RAY CT NW
SALEM OR 97304

NEWREZ LLC
P.O. BOX 60535
CITY OF INDUSTRY, CA 91716-0535

Amount Due

Payment Due Date	11/01/2025
Total Amount Due	$1,837.37

$66.60 late fee may be charged after 11/16/2025

Please write clearly inside space provided

Payment Amount	$
Additional Principal	$
Late / Other Charges	$
Additional Escrow	$
Total Amount Enclosed (Please do not send cash)	**$**

Account Number 1022498361

Total Payment Breakdown

Total of all Payments Due	$1,837.37	Other Fee Balance (details below)**	$0.00
Total Principal Balance	$0.00	Total Deferred Principal Balance	$0.00
Total Interest Balance	$0.00	Total Deferred Interest Balance	$0.00
Default Interest	$0.00	Total Additional Balance	$0.00
Late Charge Balance	$0.00	Unapplied Amount	$0.00
Insufficient Funds Balance	$0.00		
Legal Fee Balance (details below)*	$0.00	**Total**	$1,837.37

Payment Breakdown

	Unpaid Balance
Payment Due 11/01/2025	$1,837.37

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. Allowable fees may apply for returned or rejected payments.

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Notice of Error or Information Request Address
You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

Newrez LLC
P.O. Box 10826
Greenville, SC 29603

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:
U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-569-4287.

Amounts paid in excess of your payment amount will first be used to satisfy any delinquency. If there are no past due amounts then excess funds paid will be posted to your principal balance. 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.

Newrez LLC may assess a returned check fee consistent with the laws for your state and your loan documents on all checks returned by your financial institution.

¿Hablas español? Esta carta contiene información importante sobre su préstamo hipotecario. Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número **866-317-2347**.

If you prefer to receive communication in a language other than English, please contact us at 866-317-2347 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 866-317-2347. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

The deferred amount is due on your last mortgage payment date or earlier if you sell your home, refinance, or otherwise pay off your loan.

Address, Phone, and Name Changes

Type of change (check all that apply)

____ Address ____Phone ____Name** ____Email Address

**Please remember:
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # ______________________ Social Security Number: ______________________

Old Borrower Name: ______________________ New Borrower Name: ______________________

Old Co-Borrower Name: ______________________ New Co-Borrower Name: ______________________

Borrower Signature: ______________________ Co-Borrower Signature: ______________________

New Mailing Address: ____

____

____

____

New Phone Number: Day (_ _ _) _ _ _-_ _ _ _ Evening (_ _ _) _ _ _-_ _ _ _ Email Address ______________________ newrez®

Your Home May Be Worth *More Than You Think.*

If you've got equity, we've got options.

HOME EQUITY LOAN*
Get a lump sum without impacting your original mortgage terms.

HOME EQUITY LINE OF CREDIT**
Draw cash whenever you need.

CASH-OUT REFI***
Refinance, get cash. Simple.

With your equity, whichever route you take, the outcome is the same: ***More cash.***

Get Started Today. Call **855-915-2687** or visit **newrezyes.com.**

811-6126-1025F

Got equity or buying a new home? We're here to help!

Whenever you're ready, we'll help you make it happen.
Call **855-915-2687** or visit **newrezyes.com**

newrez®

Important Disclosure and Licensing Information

*The rate on your existing mortgage will not change. The Newrez Home Equity Loan program requires borrower to obtain a second mortgage at current market rates. Loan amount based on underwriting guidelines. Minimum 660 credit score. Minimum and maximum loan amounts apply. Program financing only available on properties with one existing mortgage lien and subject to maximum loan-to-value ratio. Not available in all states or territories. Other terms and restrictions apply. Please contact us for more information.

**This HELOC is an open-end line of credit, available on owner occupied properties, where 75% of the approved full credit limit (minus the origination fees) will be drawn at the time of closing. Additional draws may be available after a 90-day period within the first 3 years not to exceed the available credit limit. Actual rates available to you may vary based on several factors including your credit score and combined loan-to-value. Loan amounts range from $50,000 to $350,000. We may determine home value and resulting equity through independent data sources and automated valuation models. Only available for eligible borrowers and property types. Not all applicants will be approved, pre-approval is based on data you have provided and certain assumptions that must be verified and subject to underwriting approval. Not available in all states or territories. Contact Newrez for more information.

***By refinancing an existing loan, the total finance charges may be higher over the life of the loan. We will transfer your escrow account balance from your current loan to your new loan. If your current escrow amount is insufficient due to changes in taxes or insurance, we may require additional money when you close on your new loan.

 Doing business as Newrez Mortgage LLC in the state of Texas. Alaska Mortgage Lender License #AK3013. Arizona Mortgage Banker License #919777. Licensed by the Department of Financial Protection & Innovation under the California Residential Mortgage Lending Act. Loans made or arranged pursuant to a California Finance Lenders Law license. Massachusetts Lender #ML-3013. Licensed by the N.J. Department of Banking and Insurance. Licensed Mortgage Banker-NYS Banking Department. For licensing information, go to: http://www.nmlsconsumeraccess.org. This communication does not constitute a commitment to lend or the guarantee of a specified interest rate. Loans secured by a lien against your property. Application required and subject to underwriting approval. Not all applicants will be approved. Interest rate subject to change due to market conditions. If you do not lock in a rate when you apply, your rate at closing may differ from the rate in effect when you applied. Upfront mortgage insurance premium may be rolled into new loan amount. Important information relating specifically to your loan will be contained in the loan documents, which alone will establish your rights and obligations under the loan plan. Fees and charges apply and may vary by product and jurisdiction. Call for details. Terms, conditions, and restrictions apply.

EQUAL HOUSING OPPORTUNITY

811-6127-1025B