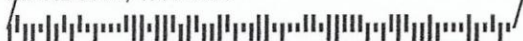




1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

+ 0654795 000049201 09DM12 00919823

EDWARD DOMINGUEZ
4018 W SPRAGUE ST
EDINBURG, TX 78539



MORTGAGE STATEMENT

Statement Date: 06/16/2022

Property Address: 4014 W SPRAGUE ST
EDINBURG TX 78539

Account Number 1451168270
Payment Due Date 07/01/2022
Amount Due \$1,977.82

If payment is received after 07/16/2022, a \$31.32 late fee will be charged.

Contact Us 1-855-505-8979

Account Information

Outstanding Principal Balance	\$135,882.63
Deferred Balance	\$15,657.01
Current Escrow Account Balance	\$-678.71
Maturity Date	May 2057
Interest Rate	4.250%
Prepayment Penalty	No

Explanation of Amount Due

Principal	\$145.06
Interest	\$481.25
Escrow (for Taxes and Insurance)	\$1,141.51
Regular Monthly Payment	\$1,767.82
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$210.00
Overdue Payment	\$0.00
Total Amount Due	\$1,977.82

Why do you continue charging this amount

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US 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.

Transaction Activity (5/17/2022 to 06/16/2022)

Date	Description	Charges	Payments	Escrow Activity
05/19	Long Form Reversal for Returned Check	\$0.00	\$-1,767.82	\$0.00
05/19	Late Charge Assessment	\$31.32	\$0.00	\$0.00
05/19	Payment - Thank you	\$0.00	\$1,767.82	\$0.00
05/19	Principal Curtailment	\$0.00	\$180.86	\$0.00
05/19	Principal Curtailment	\$0.00	(\$212.18)	\$0.00
05/20	Payment - Thank you	\$0.00	\$0.00	\$0.00
05/20	Late Charge Adjustment	\$-31.32	\$0.00	\$0.00
05/20	Payment - Thank you	\$0.00	\$31.32	\$0.00
05/31	Long Form Misapplication Reversal	\$0.00	\$-180.86	\$0.00
05/31	Long Form Misapplication Reversal	\$0.00	\$180.86	\$0.00

International Bank
of Commerce
Walmart Edinburg

Year to Date

\$1,248.43
\$1,935.12
\$3,362.50
\$0.00
\$0.00
\$6,546.05

Station 0005 Teller 0179 Seq# 0038
07/06/2022 04:14:41 PM

Installment Loan

Account #: *****8270

Amounts Received:

Cash In: 2,000.00

Grand Total: 2,000.00

Thank you,
Deisy

EDWARD DOMINGUEZ
4018 W SPRAGUE ST
EDINBURG, TX 78539 -

PAYMENT COUPON

Return This Portion

Amount Due

Due By 07/01/2022: \$1,977.82

IMPORTANT MESSAGES:

* Partial payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

For a list of HUD approved Housing Counseling Agencies, go to www.hud.gov or call HUD toll free at 1-800-569-4287.

NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN.

PLEASE SEE REVERSE FOR ADDITIONAL NOTIFICATIONS.

Notice, your payment will process as scheduled pursuant to the terms of your signed Authorization Form. Lateral purposes pursuant to regulatory requirements established by the CFPB.



EDWARD DOMINGUEZ <casenpe@gmail.com>

IBC Mortgage - Payment Received

2 messages

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>

To: casenpe@gmail.com

Tue, Jul 12, 2022 at 5:03 AM



Payment Notification

Dear EDWARD DOMINGUEZ,

Your payment in the amount of \$2000.00 was received and applied to your loan on 07/11/2022 for the following property:

Loan#: *****8270

4014 W SPRAGUE ST

Thank you.

PA 2,000.00

July 11, 2022

Please do not respond directly to this to this email message. If you did not request this notification, please sign into your home banking system to verify your notification preferences. If you have any questions about this notification, please contact IBC Mortgage's Customer Service Department at 1-855-505-8979 to report this email. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

You have elected to receive this email notification on the website account notifications page. To unsubscribe, [click here](#).

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>

To: casenpe@gmail.com

Tue, Jul 12, 2022 at 5:03 AM





EDWARD DOMINGUEZ <casenpe@gmail.com>

IBC Mortgage - Payment Received

1 message

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Wed, Jun 1, 2022 at 9:24 AM



Payment Notification

Dear EDWARD DOMINGUEZ,

Your payment in the amount of \$1767.82 was received and applied to your loan on 05/31/2022 for the following property:

Loan#: *****8270

\$1,767.82

May 31, 2022

4014 W SPRAGUE ST

Thank you.

Please do not respond directly to this email message. If you did not request this notification, please sign into your home banking system to verify your notification preferences. If you have any questions about this notification, please contact IBC Mortgage's Customer Service Department at 1-855-505-8979 to report this email. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

You have elected to receive this email notification on the website account notifications page. To unsubscribe, [click here](#).

7 09DM12 00919823
GUEZ
JE ST
RG, TX 78539



Account Information

Outstanding Principal Balance	\$136,271.42
Deferred Balance	\$15,657.01
Current Escrow Account Balance	\$-1,820.22
Maturity Date	May 2057
Interest Rate	4.250%
Prepayment Penalty	No

Account Number 1451168270
Payment Due Date 06/01/2022
Amount Due \$1,977.82

If payment is received after 06/16/2022, a \$31.32 late fee will be charged.

Pay \$1,800.00

Contact Us

1-855-505-8979

Explanation of Amount Due

Principal	\$143.68
Interest	\$482.63
Escrow (for Taxes and Insurance)	\$1,141.51
Regular Monthly Payment	\$1,767.82
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$210.00
Overdue Payment	\$0.00
Total Amount Due	\$1,977.82

Paid \$1,800.00

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US 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.

Transaction Activity (4/19/2022 to 05/16/2022)

Date	Description	Charges	Payments	Escrow Activity
05/05	Payment - Thank you	\$0.00	\$1,767.82 *	\$0.00
05/05	Payment - Thank you	\$0.00	(\$1,767.82)	\$0.00
05/06	Payment - Thank you	\$0.00	\$0.00	\$0.00
05/10	Long Form Reversal for Returned Check	\$0.00	\$-1,767.82 *	\$0.00
05/13	Payment - Thank you	\$0.00	\$1,767.82	\$0.00
05/16	Payment - Thank you	\$0.00	\$0.00	\$0.00

Amounts displayed in parentheses "\$0.00" are amounts previously held in a suspense account as unapplied partial payments that are now applied to the loan. Please see the Important Messages for more information.

Past Payments Breakdown

Description	Paid Last Period	Paid Year to Date
Principal	\$143.17	\$859.64
Interest	\$483.14	\$1,453.24
Escrow (Taxes and Insurance)	\$1,141.51	\$2,220.99
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,767.82	\$4,533.87

IMPORTANT MESSAGES:

* Partial payments: Any partial payment received for your mortgage, but not enough to pay the full amount, will be held in a suspense account until the full amount is received.

NOTICE

OBLIGATED TO ANNUAL REGISTRATION DOES NOT IMPLY CREDIT INCLUSION PLEASE

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Mortgage Payment

Account # *****8270

Amounts Received:

Sh In. 1,800.00

and Total: 1,800.00

Thank you,
Sasha

IMPORTANT MESSAGE

If you're impacted by COVID-19, we're here to help. For eligible Mortgage Borrowers, we can suspend your payments. You may visit us at <https://loansolutioncenter.com>. From here, you can learn more about our hardship assistance.

IBC MORTGAGE

1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

MORTGAGE STATEMENT

Statement Date: 05/16/2022

+ 0646500 000061137 090M12 00919823

EDWARD DOMINGUEZ

4018 W SPRAGUE ST

EDINBURG, TX 78539



Property Address:

4014 W SPRAGUE ST
EDINBURG TX 78539

Account Number

1451168270

Payment Due Date

06/01/2022

Amount Due

\$1,977.82

If payment is received after 06/16/2022, a \$31.32 late fee will be charged.

Contact Us

1-855-505-8979

Explanation of Amount Due

Principal	\$143.68
Interest	\$482.63
Escrow (for Taxes and Insurance)	\$1,141.51
Regular Monthly Payment	\$1,767.82
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$210.00
Overdue Payment	\$0.00
Total Amount Due	\$1,977.82

Account Information

Outstanding Principal Balance	\$136,271.42
Deferred Balance	\$15,657.01
Current Escrow Account Balance	\$-1,820.22
Maturity Date	May 2057
Interest Rate	4.250%
Prepayment Penalty	No

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US 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.

Transaction Activity (4/19/2022 to 05/16/2022)

Date	Description	Charges	Payments	Escrow Activity
05/05	Payment - Thank you	\$0.00	\$1,767.82	\$0.00
05/05	Payment - Thank you	\$0.00	(\$1,767.82)	\$0.00
05/06	Payment - Thank you	\$0.00	\$0.00	\$0.00
05/10	Long Form Reversal for Returned Check	\$0.00	\$-1,767.82	\$0.00
05/13	Payment - Thank you	\$0.00	\$1,767.82	\$0.00
05/16	Payment - Thank you	\$0.00	\$0.00	\$0.00

Amounts displayed in parentheses "(\$0.00)" are amounts previously held in a suspense account as unapplied partial payments that are now applied to the loan. Please see the Important Messages for more information.

Past Payments Breakdown

Description	Paid Last Period	Paid Year to Date
Principal	\$143.17	\$859.64
Interest	\$483.14	\$1,453.24
Escrow (Taxes and Insurance)	\$1,141.51	\$2,220.99
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,767.82	\$4,533.87

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International Bank
of Commerce
Walmart Edinburg

Station 0003 Teller 0177 Seq# 0164
05/19/2022 01:02:30 PM

Mortgage Payment

Account #: *****8270

Amounts Received:

Cash In: 1,980.00

Grand Total: 1,980.00

Thank you,
Sasha

IMPORTANT MESSAGE

If you're impacted by COVID-19, we're here to help. For eligible Mortgage Borrowers, we may suspend your payments. You may visit us at <https://loansolutioncenter.com> for more information on how to request a hardship.

EDWARD DOMINGUEZ

PAYMENT COUPON

Amount Due



EDWARD DOMINGUEZ <casenpe@gmail.com>

IBC Mortgage - Payment Received

1 message

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>

To: casenpe@gmail.com

Wed, Jun 15, 2022 at 4:24 AM



Payment Notification

Dear EDWARD DOMINGUEZ,

Your payment in the amount of \$1800.00 was received and applied to your loan on 06/14/2022 for the following property:

Loan#: *****8270

4014 W SPRAGUE ST

Thank you.

PD \$1,800.00

June 14, 2022

Please do not respond directly to this email message. If you did not request this notification, please sign into your home banking system to verify your notification preferences. If you have any questions about this notification, please contact IBC Mortgage's Customer Service Department at 1-855-505-8979 to report this email. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

You have elected to receive this email notification on the website account notifications page. To unsubscribe, [click here](#).



Payment Notification

Dear EDWARD DOMINGUEZ,

Your payment in the amount of \$1980.00 was received and applied to your loan on 05/20/2022 for the following property:

Loan#: *****8270

4014 W SPRAGUE ST

Pd \$ 1,980.⁰⁰

5/20/2022

Thank you.

Please do not respond directly to this to this email message. If you did not request this notification, please sign into your home banking system to verify your notification preferences. If you have any questions about this notification, please contact IBC Mortgage's Customer Service Department at 1-855-505-8979 to report this email. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

[Quoted text hidden]

IBC MORTGAGE

1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

+ 0646500 000061137 090M12 00917823
EDWARD DOMINGUEZ
4018 W SPRAGUE ST
EDINBURG, TX 78539



MORTGAGE STATEMENT

Statement Date: 05/16/2022

Property Address: 4014 W SPRAGUE ST
EDINBURG TX 78539

Account Number 1451168270
Payment Due Date 06/01/2022
Amount Due \$1,977.82

If payment is received after 06/16/2022, a \$31.32 late fee will be charged.

Contact Us 1-855-505-8979

Explanation of Amount Due

Principal	\$143.68
Interest	\$482.63
Escrow (for Taxes and Insurance)	\$1,141.51
Regular Monthly Payment	\$1,767.82
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$210.00
Overdue Payment	\$0.00
Total Amount Due	\$1,977.82

Account Information

Outstanding Principal Balance	\$136,271.42
Deferred Balance	\$15,657.01
Current Escrow Account Balance	\$-1,820.22
Maturity Date	May 2057
Interest Rate	4.250%
Prepayment Penalty	No

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US 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.

Transaction Activity (4/19/2022 to 05/16/2022)

Date	Description	Charges	Payments	Escrow Activity
05/05	Payment - Thank you	\$0.00	\$1,767.82	\$0.00
05/05	Payment - Thank you	\$0.00	(\$1,767.82)	\$0.00
05/06	Payment - Thank you	\$0.00	\$0.00	\$0.00
05/10	Long Form Reversal for Returned Check	\$0.00	\$-1,767.82	\$0.00
05/13	Payment - Thank you	\$0.00	\$1,767.82	\$0.00
05/16	Payment - Thank you	\$0.00	\$0.00	\$0.00

Amounts displayed in parentheses "\$0.00" are amounts previously held in a suspense account as unapplied partial payments that are now applied to the loan. Please see the Important Messages for more information.

Handwritten: Paid \$1,980.00 5/19/2022

Past Payments Breakdown

Description	Paid Last Period	Paid Year to Date
Principal	\$143.17	\$859.64
Interest	\$483.14	\$1,453.24
Escrow (Taxes and Insurance)	\$1,141.51	\$2,220.99
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,767.82	\$4,533.87

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**International Bank
of Commerce
Walmart Edinburg**

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Station 0003 Teller 0177 Seq# 0164
05/19/2022 01:02:30 PM

Mortgage Payment

Account #: *****8270

Amounts Received:

Cash In: 1,980.00

Grand Total: 1,980.00

Thank you,
Sasha

IMPORTANT MESSAGE

If you're impacted by COVID-19, we're here to help. For eligible Mortgage Borrowers, we can suspend your payments. You may visit us at <https://loansolutioncenter.com>. From here we can help you with your hardship.

EDWARD DOMINGUEZ

PAYMENT COUPON

Amount Due



EDWARD DOMINGUEZ <casenpe@gmail.com>

International Bank of Commerce - One-Time Draft Notification

1 message

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Tue, May 31, 2022 at 9:00 AM



One-Time Draft Activation



*SAME Acc. I have
always Used?*

This is an automated email. Please do not reply directly to this email.

Dear eddoz091762,

This is a confirmation that you have requested a One-Time Draft for the following property:

Loan #: *****8270

Located at: 4014 W SPRAGUE ST

*Paid MAY 31, 2022
\$1,980.⁰⁰*

Your request has been received and is in process.

Your confirmation number is N202243213100EInt.

Please note you will have one hour from the time this payment was submitted to cancel it on the website.

If you did not initiate this change or if you have any questions regarding this email, contact our Customer Service at 1-855-505-8979.

Thank you.



EDWARD DOMINGUEZ <casenpe@gmail.com>

IBC Mortgage - Payment Received

1 message

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Tue, May 17, 2022 at 7:26 AM



Payment Notification

Dear EDWARD DOMINGUEZ,

Your payment in the amount of \$1767.82 was received and applied to your loan on 05/16/2022 for the following property:

Loan#: *****8270

4014 W SPRAGUE ST

Thank you.

Please do not respond directly to this email message. If you did not request this notification, please sign into your home banking system to verify your notification preferences. If you have any questions about this notification, please contact IBC Mortgage's Customer Service Department at 1-855-505-8979 to report this email. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

You have elected to receive this email notification on the website account notifications page. To unsubscribe, [click here](#).



EDWARD DOMINGUEZ <casenpe@gmail.com>

International Bank of Commerce - One-Time Draft Notification

1 message

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Thu, May 5, 2022 at 2:18 PM



One-Time Draft Activation



This is an automated email. Please do not reply directly to this email.

Dear eddoz091762,

May 5, 2022

This is a confirmation that you have requested a One-Time Draft for the following property:

Loan #: *****8270

fd #

Located at: 4014 W SPRAGUE ST

Your request has been received and is in process.

Your confirmation number is S202263690518EInt.

Please note you will have one hour from the time this payment was submitted to cancel it on the website.

If you did not initiate this change or if you have any questions regarding this email, contact our Customer Service at 1-855-505-8979.

Thank you.



EDWARD DOMINGUEZ <casenpe@gmail.com>

International Bank of Commerce - One-Time Draft Notification

1 message

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>

Sun, May 15, 2022 at 7:36 AM

To: casenpe@gmail.com



One-Time Draft Activation

This is an automated email. Please do not reply directly to this email.

Dear eddoz091762,

This is a confirmation that you have requested a One-Time Draft for the following property:

Loan #: *****8270

Located at: 4014 W SPRAGUE ST

MAY 15, 2022 PD \$1,767.82

Your request has been received and is in process.

Your confirmation number is L202246341536EInt.

Please note you will have one hour from the time this payment was submitted to cancel it on the website.

If you did not initiate this change or if you have any questions regarding this email, contact our Customer Service at 1-855-505-8979.

Thank you.



EDWARD DOMINGUEZ <casenpe@gmail.com>

IBC Mortgage - Payment Received

1 message

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Tue, May 17, 2022 at 7:26 AM



Payment Notification

Dear EDWARD DOMINGUEZ,

Your payment in the amount of \$1767.82 was received and applied to your loan on 05/16/2022 for the following property:

Loan#: *****8270

4014 W SPRAGUE ST

Thank you.

PAID
~~*\$1,767.82*~~
\$1,767.82

05/16/2022

Please do not respond directly to this email message. If you did not request this notification, please sign into your home banking system to verify your notification preferences. If you have any questions about this notification, please contact IBC Mortgage's Customer Service Department at 1-855-505-8979 to report this email. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

You have elected to receive this email notification on the website account notifications page. To unsubscribe, [click here](#).



EDWARD DOMINGUEZ <casenpe@gmail.com>

IBC Mortgage - Payment Received

2 messages

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Sat, Mar 5, 2022 at 1:00 PM



IBC MORTGAGE

Payment Notification

Dear EDWARD DOMINGUEZ,

Your payment in the amount of \$1390.00 was received and applied to your loan on 03/04/2022 for the following property:

Loan#: *****8270

4014 W SPRAGUE ST

Thank you.

Pd \$1,390.⁰⁰

March 04, 2022

Please do not respond directly to this to this email message. If you did not request this notification, please sign into your home banking system to verify your notification preferences. If you have any questions about this notification, please contact IBC Mortgage's Customer Service Department at 1-855-505-8979 to report this email. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

You have elected to receive this email notification on the website account notifications page. To unsubscribe, [click here](#).

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Sat, Mar 5, 2022 at 1:00 PM



1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

+ 0613911 000035016 09ESY2 00935676

EDWARD DOMINGUEZ

4018 W SPRAGUE ST

EDINBURG, TX 78539



Account Information

Outstanding Principal Balance	\$137,131.06
Deferred Balance	\$15,657.01
Current Escrow Account Balance	\$-4,041.21
Maturity Date	May 2057
Interest Rate	4.250%
Prepayment Penalty	No

MORTGAGE STATEMENT

Statement Date: 01/18/2022

Property Address:

4014 W SPRAGUE ST
EDINBURG TX 78539

Account Number

1451168270

Payment Due Date

03/01/2022

Amount Due

\$1,376.05

If payment is received after 03/16/2022, a \$31.32 late fee will be charged.

Contact Us

1-855-505-8979

Explanation of Amount Due

Principal	\$140.64
Interest	\$485.67
Escrow (for Taxes and Insurance)	\$539.74
Regular Monthly Payment	\$1,166.05
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$210.00
Overdue Payment	\$0.00
Total Amount Due	\$1,376.05

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US 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.

Transaction Activity (12/17/2021 to 01/18/2022)

Date	Description	Charges	Payments	Escrow Activity
12/02	Payment - Thank you	\$0.00	(\$1,166.05)	\$0.00
12/02	Principal Curtailment	\$0.00	(\$72.88)	\$0.00
12/17	Payment - Thank you	\$0.00	\$4,383.43	\$0.00
12/17	Payment - Thank you	\$0.00	\$-4,383.43	\$0.00
12/17	County Taxes	\$0.00	\$0.00	\$-5,120.69
12/20	Payment - Thank you	\$0.00	\$0.00	\$0.00
12/20	Principal Curtailment	\$0.00	\$0.00	\$0.00
12/23	Payment - Thank you	\$0.00	\$1,166.05	\$0.00
12/23	Payment - Thank you	\$0.00	(\$1,166.05)	\$0.00

Past Payments Breakdown

Description	Paid Last Period	Paid Year to Date
Principal	\$352.41	\$0.00
Interest	\$973.09	\$0.00
Escrow (Taxes and Insurance)	\$5,462.91	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$-1,238.93	\$0.00
Total	\$5,549.48	\$0.00

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International Bank
of Commerce
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Station 0004 Teller 0298 Seq# 0076
01/25/2022 01:31:22 PM

Mortgage Payment

Account #: *****8270

Amounts Received:

Cash In: 1,376.05

Grand Total: 1,376.05

IMPORTANT MESSAGE

If you're impacted by COVID-19, we're here to help. For eligible Mortgage Borrowers, we will accept your payments. You may visit us at <https://loansolutioncenter.com> from the hardship.

EDWARD DOMINGUEZ

PAYMENT COUPON

Amount Due



EDWARD DOMINGUEZ <casenpe@gmail.com>

IBC Mortgage - Payment Received

2 messages

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>

Thu, Jan 27, 2022 at 4:07 AM

To: casenpe@gmail.com



Payment Notification

Dear EDWARD DOMINGUEZ,

Your payment in the amount of \$1376.05 was received and applied to your loan on 01/26/2022 for the following property:

Loan#: *****8270

4014 W SPRAGUE ST

Thank you.

Please do not respond directly to this email message. If you did not request this notification, please sign into your home banking system to verify your notification preferences. If you have any questions about this notification, please contact IBC Mortgage's Customer Service Department at 1-855-505-8979 to report this email. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

You have elected to receive this email notification on the website account notifications page. To unsubscribe, [click here](#).

geonline.com <noreply@yourmortgageonline.com>
m

Thu, Jan 27, 2022 at 4:07 AM



EDWARD DOMINGUEZ <casenpe@gmail.com>

IBC Mortgage - Taxes Paid

2 messages

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Sun, Dec 19, 2021 at 6:13 AM



Payment Notification

Dear EDWARD DOMINGUEZ,

Your taxes in the amount of \$5120.69 were paid on 12/17/2021 for the following property:

Loan#: *****8270

4014 W SPRAGUE ST

Thank you.

Please do not respond directly to this email message. If you did not request this notification, please sign into your home banking system to verify your notification preferences. If you have any questions about this notification, please contact IBC Mortgage's Customer Service Department at 1-855-505-8979 to report this email. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

You have elected to receive this email notification on the website account notifications page. To unsubscribe, [click here](#).

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Sun, Dec 19, 2021 at 6:13 AM

IBC MORTGAGE

1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

+ 0594664 000033652 09DM12 00919823

EDWARD DOMINGUEZ

4018 W SPRAGUE ST

EDINBURG, TX 78539



MORTGAGE STATEMENT

Statement Date: 11/16/2021

Property Address: 4014 W SPRAGUE ST
EDINBURG TX 78539

Account Number 1451168270
Payment Due Date 12/01/2021
Amount Due \$21,960.48

If payment is received after 12/16/2021, a \$31.32 late fee will be charged.

4014 W. Sprague
Dec. Payment \$1,166.05

Contact Us 1-855-505-8979

Account Information

Outstanding Principal Balance	\$139,910.02
Current Escrow Account Balance	\$-4,383.43
Maturity Date	May 2057
Interest Rate	4.250%
Prepayment Penalty	No

Explanation of Amount Due

Principal	\$138.90
Interest	\$487.41
Escrow (for Taxes and Insurance)	\$539.74
Regular Monthly Payment	\$1,166.05
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$271.36
Overdue Payment	\$20,523.07
Total Amount Due	\$21,960.48

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US 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.

Transaction Activity (5/1/2021 to 11/16/2021)

Date	Description	Charges	Payments	Escrow Activity
11/09	Disb. of Primary Hazard Insurance Premium	\$0.00	\$0.00	\$2,036.89

Past Payments Breakdown

Description	Paid Last Period	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$23.07
Total	\$0.00	\$23.07

Delinquency Notice

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of November 16, you are 503 days delinquent on your mortgage loan.

Recent Account History:

Payment Due	Payment Status
	\$1,166.05 (current payment due)
11/01/2021	Unpaid balance of \$1,166.05
10/01/2021	Unpaid balance of \$1,166.05
09/01/2021	Unpaid balance of \$1,166.05
08/01/2021	Unpaid balance of \$1,166.05
07/01/2021	Unpaid balance of \$1,166.05
06/01/2021	Unpaid balance of \$1,166.05
TOTAL Due	\$21,960.48

You must pay this amount to bring your loan current.

Please note: If you have enrolled in our automatic payment service, your payment will process. This statement is provided for informational purposes pursuant to it.

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**International Bank
of Commerce
Walmart Edinburg**

Station 0005 Teller 0182 Seq# 0067
11/29/2021 12:53:17 PM

Mortgage Payment

Account #: *****8270

Amounts Received:

Cash In: 1,166.05

Grand Total: 1,166.05

Thank you,
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IBC MORTGAGE

1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

+ 0566525 000032339 090M12 00919823

EDWARD DOMINGUEZ

4018 W SPRAGUE ST

EDINBURG, TX 78539



Account Information

Outstanding Principal Balance	\$139,910.02
Current Escrow Account Balance	\$-2,346.54
Maturity Date	May 2057
Interest Rate	4.250%
Prepayment Penalty	No

Property Address:

4014 W SPRAGUE ST
EDINBURG TX 78539

Account Number

1451168270

Payment Due Date

11/01/2021

Amount Due

\$20,794.43

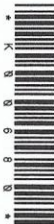
If payment is received after 11/16/2021, a \$31.32 late fee will be charged.

Contact Us

1-855-505-8979

Explanation of Amount Due

Principal	\$138.41
Interest	\$487.90
Escrow (for Taxes and Insurance)	\$539.74
Regular Monthly Payment	\$1,166.05
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$271.36
Overdue Payment	\$19,357.02
Total Amount Due	\$20,794.43



Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US 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.

Transaction Activity (4/1/2021 to 10/18/2021)

Date	Description	Charges	Payments	Escrow Activity

Past Payments Breakdown

Description	Paid Last Period	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$23.07
Total	\$0.00	\$23.07

Delinquency Notice

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of October 18, you are 474 days delinquent on your mortgage loan.

Recent Account History:

Payment Due	Payment Status
	\$1,166.05 (current payment due)
10/01/2021	Unpaid balance of \$1,166.05
09/01/2021	Unpaid balance of \$1,166.05
08/01/2021	Unpaid balance of \$1,166.05
07/01/2021	Unpaid balance of \$1,166.05
06/01/2021	Unpaid balance of \$1,166.05
05/01/2021	Unpaid balance of \$1,166.05
TOTAL Due	\$20,794.43

You must pay this amount to bring your loan current.

Please note: If you have enrolled in our automatic payment service, your payment will process as scheduled pursuant to the terms of your signed Authorization Form. This statement is provided for informational purposes pursuant to regulatory requirements established by the CFPB.

IMPORTANT MESSAGES:

* Partial payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN.

PLEASE SEE REVERSE FOR ADDITIONAL IMPORTANT NOTIFICATIONS.

You agreed to participate in the following Loss Prevention Program - Forbearance. The first notice or filing required by law for any foreclosure process has not been made.

If you are experiencing Financial Difficulty: If you would like mortgage counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at www.hud.gov. You can also select to receive counseling through the HOPE Hotline by calling 1-888-995-HOPE.

EDWARD DOMINGUEZ
4018 W SPRAGUE ST
EDINBURG, TX 78539 -

PAYMENT COUPON

Return This Portion
With Your Payment



Loan Number: 1451168270

Next Payment Due: 11/01/2021



CHECK HERE IF YOUR ADDRESS INFORMATION HAS CHANGED AND COMPLETE FORM ON REVERSE SIDE.

Make Check Payable To:
International Bank of Commerce

IBC Mortgage
P.O. Box 660592
Dallas TX 75266-0592



Amount Due

Due By 11/01/2021: **\$20,794.43**

If payment is received after 11/16/2021, a \$31.32 late fee will be charged.

Please designate how you want us to apply any additional funds.

Additional Principal \$

Additional Escrow \$

Total Amount Enclosed \$

145116827020848822081750131101218



EDWARD DOMINGUEZ <casenpe@gmail.com>

IBC Mortgage - Insurance Paid Notification

2 messages

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>

Wed, Nov 11, 2020 at 5:03 PM

To: casenpe@gmail.com



Dear EDWARD DOMINGUEZ,

Your insurance in the amount of \$1,660.35 was paid on 11/10/2020 for the following property:

Loan # : 8270

4014W SPRAGUE ST

Thank you.

Please do not respond directly to this email message. If you have any questions about this notification, please contact Customer Service Department at 855-505-8979. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

EDWARD DOMINGUEZ <casenpe@gmail.com>

Wed, Nov 11, 2020 at 6:34 PM

To: MARIELA DOMINUEZ <mariela061982@gmail.com>

[Quoted text hidden]



One-Time Draft Activation

This is an automated email. Please do not reply directly to this email.

Dear EDWARD DOMINGUEZ,

This is a confirmation that you have requested a One-Time Draft for the following property:

Loan #: *****8270

Located at: 4014 W SPRAGUE ST

Your request has been received and is in process.

Your confirmation number is U202102892340LWebIL.

Please note you will have one hour from the time this payment was submitted to cancel it on the website.

If you did not initiate this change or if you have any questions regarding this email, contact our Customer Service at 1-855-505-8979.

Thank you.



EDWARD DOMINGUEZ <casenpe@gmail.com>

IBC Mortgage - Taxes Paid

2 messages

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Sun, Dec 19, 2021 at 6:13 AM



Payment Notification

Dear EDWARD DOMINGUEZ,

Your taxes in the amount of \$5120.69 were paid on 12/17/2021 for the following property:

Loan#: *****8270

4014 W SPRAGUE ST

Thank you.

Please do not respond directly to this email message. If you did not request this notification, please sign into your home banking system to verify your notification preferences. If you have any questions about this notification, please contact IBC Mortgage's Customer Service Department at 1-855-505-8979 to report this email. If you feel you have received this email in error, contact us at the number listed above to report receiving this email.

You have elected to receive this email notification on the website account notifications page. To unsubscribe, [click here](#).

noreply@yourmortgageonline.com <noreply@yourmortgageonline.com>
To: casenpe@gmail.com

Sun, Dec 19, 2021 at 6:13 AM



One-Time Draft Activation

This is an automated email. Please do not reply directly to this email.

Dear EDWARD DOMINGUEZ,

This is a confirmation that you have requested a One-Time Draft for the following property:

Loan #: *****8270

Located at: 4014 W SPRAGUE ST

Your request has been received and is in process.

Your confirmation number is U202102892340LWebIL.

Please note you will have one hour from the time this payment was submitted to cancel it on the website.

If you did not initiate this change or if you have any questions regarding this email, contact our Customer Service at 1-855-505-8979.

Thank you.

Dashboard

XXX8270 - 4014 W SPRAGUE ST, EDINBURG, TX, 78539



Next Payment

\$1,166.05

is due on Apr 1, 2022

PAY NOW



Year-to-date totals

Principal	\$350.64
Interest	\$485.67
Taxes	\$0.00
Insurance	\$0.00

[Automatic Payments](#)



Principal Balance

\$136,780.42

Loan details

Original loan amount	\$152,000.00
Original loan date	Jun 12, 2006
Maturity date	May 1, 2057
Current interest rate	4.25%
Loan type	CONVENTIONAL RES WITHOUT PMI



Second Loan Principal Balance

--- GET ---

Message Us

Account History

XXX8270 - 4014 W SPRAGUE ST, EDINBURG, TX, 78539



Date	Description	Paid
01/26/2022	Principal curtailment	\$210.00
01/26/2022	Mortgage payment	\$1,166.05
12/24/2021	Mortgage payment	\$1,166.05
12/20/2021	Principal curtailment	\$72.88
12/20/2021	Mortgage payment	\$1,166.05
12/17/2021	Mortgage payment	\$4,383.43
12/16/2021	Balance field adjustment	\$15,657.01
12/16/2021	Balance field adjustment	\$2,426.55
12/09/2020	Mortgage payment	\$1,239.36
06/02/2020	Mortgage payment	\$1,239.36

1-10 of 15 1 2 >

[Message Us](#)