



Planet Home Lending
WE'LL GET YOU HOME

321 Research Parkway, Suite 303
Meriden, CT 06450
NMLS ID # 17022

88047014

CANDINCE LOVE LIGHTFOOT
1117 BODEGA LOOP
LOCUST GROVE GA 30248



MORTGAGE LOAN STATEMENT

Statement Date: January 10, 2025

Property: 1117 BODEGA LOOP
Address: LOCUST GROVE, GA 30248

CUSTOMER SERVICE

Website: www.planethomelending.com
Customer Service: 866-882-8187
Email: cs@myloansupport.com

AMOUNT DUE

Loan Number: 5200094867
Next Payment Due Date: 02/01/2025
Amount Due: \$17,702.48
\$48.16 late fee will be charged on or after 2/17/2025

EXPLANATION OF AMOUNT DUE

Principal	\$532.06
Interest	\$671.95
Escrow (Taxes and Insurance)	\$858.18
Other	\$0.00
Optional Products	\$0.00
Regular Monthly Payment	\$2,062.19
Total Fees and Charges	\$126.32
Overdue Payments	\$16,751.24
Unapplied Balance	\$1,237.27
Total Amount Due	\$17,702.48

ACCOUNT INFORMATION

Loan Due Date	06/01/2024
Principal Balance	\$262,234.49
2nd Principal Balance	\$0.00
Interest Rate	3.125%
Prepayment Penalty	No
Current Escrow Balance	-\$4,712.89
Payment Reserve Balance	\$0.00
Other Reserves Balance	\$0.00

TRANSACTION ACTIVITY (12/13/24 to 01/10/25) See attached NY Fee Addendum

Date Paid	Description	Principal	Interest	Escrow	Other	Fees and Charges	Total
12/20/24	PROP INSPECTION	\$0.00	\$0.00	\$0.00	\$0.00	\$30.00	\$30.00
01/03/25	Partial Payment Received**	\$0.00	\$0.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00
01/03/25	MIP/PMI Disbursement	\$0.00	\$0.00	-\$181.28	\$0.00	\$0.00	-\$181.28
01/03/25	Escrow Advance	\$0.00	\$0.00	\$181.28	\$0.00	\$0.00	\$181.28

PAST PAYMENTS BREAKDOWN

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)**	\$1,000.00	\$1,237.27
Total	\$1,000.00	\$1,237.27

***** 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 January 10, 2025, you are 223 days delinquent on your mortgage loan.

Recent Account History

* Payment Due 08/01/24 Unpaid Amount of \$2,062.19.
* Payment Due 09/01/24 Unpaid Amount of \$2,062.19.
* Payment Due 10/01/24 Unpaid Amount of \$2,062.19.
* Payment Due 11/01/24 Unpaid Amount of \$2,062.19.
* Payment Due 12/01/24 Unpaid Amount of \$2,062.19.
* Payment Due 01/01/25 Unpaid Amount of \$2,062.19.
Current payment due 02/01/25: \$2,062.19.
Total Amount Due: \$17,702.48. You must pay this amount to bring your loan current.

If you are experiencing financial difficulty: See back for information about mortgage counseling assistance.

Important Information About Partial Payments

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

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Detach here and send this portion of the statement with your payment. Retain top portion for your records.