

Statement Date: 11/02/2022
Total Amount Due: \$1,637.87
Payment Due Date*: 12/01/2022

*A late fee of \$63.00 may be assessed if payment is received after normal business hours on 12/16/2022.

+ 0695308 000687917 04LCSA 0971055 104
DOMENICK G LAZZARA
 1509 W 890 S
 PROVO, UT 84601



Save time and pay online at
www.inspirehomeloansservicing.com

Customer Service/Pay-by-Phone: 1.855.876.9219*
**Calls are randomly monitored and recorded to ensure quality service.*
Hours: Monday - Friday: 8 a.m. to 10 p.m. ET
 Saturday: 8 a.m. to 3 p.m. ET

Account Information	
Loan Number:	0062941273
Property Address:	1509 WEST 890 SOUTH PROVO, UT 84601
Outstanding Principal Balance:	\$223,984.69
Interest Rate:	5.375%
Escrow Balance:	\$4,508.98
Maturity Date:	07/01/2052
Prepayment Penalty:	No

Explanation of Amount Due	
Principal:	\$256.68
Interest:	\$1,003.26
Escrow: (Taxes and Insurance)	\$377.93
Regular Monthly Payment:	\$1,637.87
New Fees and Charges (since last statement)	\$0.00
Past Due Amount (including unpaid fees/charges)	\$0.00
Unapplied Balance†:	\$0.00
Total Amount Due**	\$1,637.87

Past Payment Breakdown		
	Paid Last Month	Paid Year-to-Date
Principal:	\$255.53	\$1,015.31
Interest:	\$1,004.41	\$4,156.97
Escrow: (Taxes and Insurance)	\$377.93	\$4,508.98
Fees & Charges:	\$0.00	\$0.00
Unapplied Amount:	\$0.00	\$0.00
Total of Payments	\$1,637.87	\$9,681.26

Important Messages

Learn more about the Homeowner Assistance Fund (HAF), a federal program helping homeowners impacted by COVID-19. Find out more information about the availability of HAF by visiting the National Council of State Housing Agencies website at <https://www.ncsha.org/homeowner-assistance-fund/>.

**This amount does not represent a full payoff or reinstatement figure. Please contact customer service for information on full reinstatement or to request a complete payoff.

†Partial Payment: If your loan has a past due balance, any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account, and reflected in the Suspense/Other column of the Transaction Activity. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

New eStatement Options! To switch to online **1098** and **escrow analysis** statements, sign in to our website and visit the Document Center.

Transaction Activity (10/05/2022 to 11/02/2022)							
Date	Description	Total	Principal	Interest	Escrow	Suspense/Other	Charges
11/01/2022	11/2022 Payment - Thank You	\$1,637.87	\$255.53	\$1,004.41	\$377.93		

x Additional loan activity can be found at www.inspirehomeloansservicing.com under the Transaction History tab.

See reverse side for additional important information.

DOMENICK G LAZZARA
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 PROVO, UT 84601

Please return this portion with your payment.
 Loan Number: 0062941273

PAYMENT DUE DATE	CURRENT PAYMENT	PAST DUE AMOUNT
12/01/2022	\$1,637.87	\$0.00
TOTAL FEES AND CHARGES	UNAPPLIED BALANCE	TOTAL AMOUNT DUE
\$0.00	\$0.00	\$1,637.87

A late fee of \$63.00 may be assessed if payment is received after normal business hours on 12/16/2022.

Additional Principal \$ _____
Additional Escrow \$ _____
Late Charge \$ _____
Other \$ _____

Please make checks payable to:

INSPIRE HOME LOANS INC. C/O LOANCARE
 PO BOX 60509
 CITY OF INDUSTRY, CA 91716-0509

Amount Enclosed: \$, .

IMPORTANT INFORMATION

Additional Contact and Correspondence Information

Customer Service Inquiries

Inspire Home Loans Inc. c/o LoanCare
Attn: Customer Service
P.O. BOX 8068
Virginia Beach, VA 23450

Telephone: 1.855.876.9219
Fax: 855.629.2607
Outside the U.S.: 757.271.5100
Monday - Friday 8 a.m. – 10 p.m. ET
Saturday 8 a.m. – 3 p.m. ET

Collections

1.800.909.9525
Fax: 866.221.5275
Monday - Friday 8 a.m. – 10 p.m. ET
Saturday 8 a.m. – 3 p.m. ET

Overnight Address

Inspire Home Loans Inc. c/o LoanCare
Attn: Appropriate Department
3637 Sentara Way
Virginia Beach, VA 23452

Notices of Error/Information Requests

Inspire Home Loans Inc. c/o LoanCare
Attn: Office of the Customer
P.O. BOX 8068
Virginia Beach, VA 23450

Property Tax

Inspire Home Loans Inc. c/o LoanCare - 0031455
P.O. BOX 9241
Coppell, TX 75019-9278
Fax: 817.826.1265

Insurance Claims Correspondence

P.O. BOX 202014
Florence, SC 29502-2014
1.866.822.3434
Fax: 843.413.7128
Monday - Friday 8 a.m. – 8 p.m. ET
Saturday 8 a.m. – 3 p.m. ET

Insurance Center

P.O. BOX 202049
Florence, SC 29502-2049
1.866.822.0890
Fax: 843.413.7127
Monday - Friday 8 a.m. – 8 p.m. ET
Saturday 8 a.m. – 3 p.m. ET
Email - LC623@mycoverageinfo.com
Include loan number and property address in body of email
www.mycoverageinfo.com/LC623

Payment Information

Automatic Payments and Online Bill Pay

Sign-up today at www.inspirehomealoansservicing.com and choose any day up to the 16th for your payment to be withdrawn each month. With **Online Bill Pay**, you can schedule a payment on our website.

Pay by Phone

To make payment using our automated telephone service, call 1.855.876.9219.

By Mail

Please detach the payment coupon attached below and mail using the enclosed envelope.

Western Union Quick Collect or MoneyGram ExpressPayment

Allows you to send funds directly to our office, by wire. There is a fee associated with each service. Be sure to provide your loan number. For the nearest payment location and for further details call 1.800.325.6000 for Western Union or 1.800.926.9400 for MoneyGram. Complete the Quick Collect form using CODE CITY "LOANCARE" and CODE STATE "VA" or use "Receive Code 6353" on the ExpressPayment™ form. Transactions must be completed by 3 p.m. ET to ensure same day processing.

Customers Who Pay by Check: When you pay your bill by check, you authorize us to electronically process your check. If your check is processed electronically, your checking account may be debited the same day we receive the check and it will not be returned with your checking account statement. If someone other than you or a bill paying service pays your bill, you must notify them of this policy.

Electronic check conversion is simply a process where your paper check is converted to an electronic payment from your account. Your check is copied and stored and the original check is destroyed. In most cases, your payment will show as an ACH or electronic debit. For more information regarding this process, visit the Federal Reserve Internet site at <http://www.FederalReserve.gov>.

Payoff Information

To obtain an accurate payoff on your loan, we must receive a request in writing indicating your loan number, name, property address and the date of the anticipated payoff. This can be ordered by sending a written request by mail to our correspondence address: Attention: Payoff Department, or faxing your request to 1.904.366.2039, or by visiting our website at www.inspirehomealoansservicing.com.

Special Request Fees

Listed below are some of the fees charged for special services you might request. The actual fee charged to a particular customer may be different or there may be no fee. The fee schedule is subject to change. Please review each statement for any changes.

Automated Phone System Payment:	No Fee	Insufficient/Returned Check:	up to \$40.00
Online Payment:	No Fee	Extraordinary Services:	As Agreed
Autodraft:	No Fee	Payoff Statement Fee:	up to \$60.00

State Disclosures

Servicemembers Civil Relief Act

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to service members. If either you have been called to active duty or active service, or you are a spouse or dependent of such a service member, you may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act.

If you have not made us aware of your status, please contact us immediately. You may also call 1.800.342.9647 (toll free from the United States) or www.MilitaryOneSource.mil/legal to find out more information.

Important Information

Fair Debt Collection Practices Act: To the extent the Fair Debt Collection Practices Act (FDCPA) and/or state debt collection laws are applicable, please be advised that this communication is from a debt collector and any information obtained will be used for that purpose.

Fair Credit Reporting Act: 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.

Homeowner 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 <https://hudgov-answers.force.com/housingcounseling/s/> or call 800-569-4287.

Important Notes to Mortgagors involved in a Bankruptcy Proceeding: If you are a debtor involved in a bankruptcy proceeding, this statement has been sent to you merely for informational purposes and should be disregarded as an attempt to collect the debt (unless your mortgage is subject to an in rem order). The amount stated may not accurately reflect the debt owed.

If the automatic stay is in effect, we will not act to collect on the debt owed until the stay has been lifted or the case has been closed, dismissed, or discharged. If this statement has reached you after your case has been discharged, please be assured that we are not attempting, and will not attempt, to collect this debt as a personal obligation, except in those circumstances where we may have the right to do so under applicable bankruptcy law. Otherwise we will seek recovery of the debt from the property securing this debt.

Homeowners and Hazard Insurance Information

It is your responsibility to maintain proper and sufficient hazard insurance coverage. Hazard insurance includes fire and extended coverage, and where required, flood insurance. For your protection, you need to consult with your agent or insurance carrier to determine the replacement value of your property and available coverage. Renewable policies and invoices are due thirty days prior to the expiration of the existing policy.

Please be advised that mid-term replacement coverage with another insurance company at any time other than the renewal date may cost you money. Refund of unused premiums are generally penalized by the carrier. Replacement policies must be accompanied by a paid receipt for the first year's premium and the previous insurance carrier should refund any unused premiums on cancelled policies directly to you.

Please contact your carrier if you do not receive your homeowners (hazard and where required, flood) policy on all mortgage loans and a copy of the insurance billing (if your loan is escrowed/impounded for insurance).

Please notify your agent to either call our Insurance Center at 1.866.822.0890 to make sure that we are listed on the policy and that copies, which include your loan number and property address, are uploaded to www.inspirehomealoansservicing.com, faxed to our Insurance Center at 1.843.413.7127 or sent to the following address: Inspire Home Loans Inc., ISAOA/TIMA, C/O LoanCare, LLC, P. O. Box 202049, Florence, SC 29502-2049.

For questions regarding Insurance Claims Processing, please contact 1.866.822.3434 or fax information to 1.843.413.7128.

FACTS

WHAT DOES Inspire Home Loans Inc. DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- .. Social Security number, Employment history
- .. Payment History, Income, Assets
- .. Credit History, Credit Scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Inspire Home Loans chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Inspire Home Loans share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For nonaffiliates to market to you	NO	NO

Questions? Call 1-800-274-6600 or email optout_privacypreferences@loancare.net.



Who we are

Who is providing this notice?

LoanCare on behalf of Inspire Home Loans

What we do

How does Inspire Home Loans protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Inspire Home Loans collect my personal information?

We collect your personal information, for example, when you

- .. pre-qualify for a loan
- .. apply for a loan

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- .. sharing for affiliates' everyday business purposes—information about your creditworthiness
- .. affiliates from using your information to market to you
- .. sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- .. *Century Communities and their affiliates, Parkway Title, IHL Home Insurance Agency*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- .. N/A

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- ..

Other important information

To limit sharing of your information call 1-855-849-4545 — our menu will prompt you through your choice(s) or email optout_privacypreferences@loancare.net. Questions call 1-800-274-6600