



**MONTHLY STATEMENT**

P.O. Box 8068 | Virginia Beach, VA 23450 | 1.855.876.9219  
2-754-00163-0077450-001-000-000-000

**Statement Date** 11/02/2023  
**Total Amount Due** \$1,637.87  
**Payment Due Date\*** 12/01/2023

DOMENICK G LAZZARA  
1509 W 890 S  
PROVO UT 84601-3943

\* A late fee of \$63.00 may be assessed if payment is received after normal business hours on 12/16/2023



Save time and pay online at  
<https://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 9 p.m. ET

Saturday: 8 a.m. to 3 p.m. ET

Account Information	
<b>Loan Number</b>	0062941273
<b>Property Address:</b>	
1509 WEST 890 SOUTH PROVO UT 84601	
<b>Outstanding Principal Balance</b>	\$220,827.56
<b>Interest Rate</b>	5.375%
<b>Escrow Balance</b>	\$1,608.92
<b>Maturity Date</b>	07/01/2052
<b>Prepayment Penalty</b>	No

Explanation of Amount Due	
<b>Principal</b>	\$270.82
<b>Interest</b>	\$989.12
<b>Escrow (Taxes and Insurance)</b>	\$377.93
<b>Regular Monthly Payment</b>	<b>\$1,637.87</b>
<b>New Fees &amp; Charges (since last statement)</b>	\$0.00
<b>Past Due Amount (including unpaid fees/charges)</b>	\$0.00
<b>Unapplied Balance†</b>	\$0.00
<b>Total Amount Due**</b>	<b>\$1,637.87</b>

Past Payment Breakdown		
	Paid Last Month	Paid Year-to-Date
<b>Principal</b>	\$269.61	\$2,900.45
<b>Interest</b>	\$990.33	\$10,958.89
<b>Escrow (Taxes and Insurance)</b>	\$377.93	\$4,157.23
<b>Fees &amp; Charges</b>	\$0.00	\$0.00
<b>Unapplied Amount</b>	\$0.00	\$0.00
<b>Total</b>	<b>\$1,637.87</b>	<b>\$18,016.57</b>

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 <a href="https://www.ncsha.org/homeowner-assistance-fund/">https://www.ncsha.org/homeowner-assistance-fund/</a> .
**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.
<b>New eStatement Options!</b> To switch to online <b>1098</b> and <b>escrow analysis</b> statements, sign in to our website and visit the Document Center.

Transaction Activity (10/04/2023 to 11/02/2023)							
Date	Description	Total	Principal	Interest	Escrow	Suspense/Other	Charges
11/01/2023	11/2023 Payment - Thank You	\$1,637.87	\$269.61	\$990.33	\$377.93		
11/01/2023	County Tax Disbursement	\$2,835.01					

Additional loan activity can be found at <https://inspirehomeloansservicing.com> under the Transaction History tab.

Please return this portion with your payment.

Loan Number: 0062941273

PAYMENT DUE DATE	CURRENT PAYMENT	PAST DUE AMOUNT
12/01/2023	\$1,637.87	\$0.00
<b>TOTAL FEES AND CHARGES</b>	<b>UNAPPLIED BALANCE</b>	<b>TOTAL AMOUNT DUE</b>
\$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 12/16/2023

See reverse side for additional important information.

DOMENICK G LAZZARA  
1509 W 890 S  
PROVO UT 84601-3943

**Additional Principal** \$ \_\_\_\_\_  
**Additional Escrow** \$ \_\_\_\_\_  
**Late Charge** \$ \_\_\_\_\_  
**Other** \$ \_\_\_\_\_

**Amount Enclosed:** \$    ,    .

Please make checks payable to:

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

# 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. to 9 p.m. ET  
Saturday: 8 a.m. to 3 p.m. ET

### Collections

1.800.909.9525  
Fax: 866.221.5275  
Monday - Friday: 8 a.m. to 9 p.m. ET  
Saturday: 8 a.m. to 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. to 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. to 3 p.m. ET  
Email - LC623@mycoverageinfo.com  
Include loan number and property address in body of email  
[www.mycoverageinfo.com/LC623](http://www.mycoverageinfo.com/LC623)

## Payment Information

### Automatic Payments and Online Bill Pay

Sign-up today at <https://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 <https://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](http://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 <https://inspirehomealoansservicing.com>, faxed to our Insurance Center at 1.843.413.7127 or sent to the following address: Inspire Home Loans Inc., ISAOA/ATIMA, 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.

Rev. 07/21

**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?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	NO
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	NO
<b>For our affiliates to market to you</b>	NO	NO
<b>For nonaffiliates to market to you</b>	NO	NO

**Questions?**

Call 1-800-274-6600 or email [optout\\_privacypreferences@loancare.net](mailto: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](mailto:optout_privacypreferences@loancare.net). Questions call 1-800-274-6600