

New

P.O. BOX 13178  
SACRAMENTO, CA 95853-3718

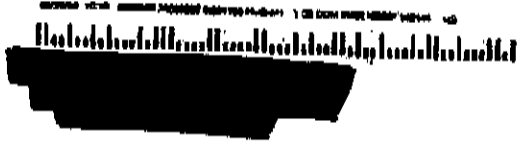
# ACCOUNT STATEMENT

Statement Date: 09/24/08  
Account Number: [REDACTED]

## QUESTIONS ABOUT YOUR ACCOUNT

Visit us on the web at [www.homeq.com](http://www.homeq.com), or call Customer Service at 1-877-887-7378 Monday through Friday, 6:00 A.M. - 6:30 P.M., Pacific Time. Please have your account number available. For your convenience, our automated attendant is available 24 hours a day, seven days a week.

Property Address: [REDACTED]



### AMOUNT DUE EXPLANATION

Principal and Interest Due	\$1,828.18
Escrow	\$140.78
Escrow Over/Short	62.24
Monthly Payment Amount-Due by 10/01/08	\$1,775.18
Amount(s) Past Due - As of 09/24/08	\$1,775.18
Late Charge Balance	\$81.31
Returned Payment Fees	\$0.00
Other Fees	\$0.00
Amount Due-By 10/01/08*	\$3,831.67

### PLEASE NOTE:

If the payment due on 10/01/08 is not received by 10/15/08, a late charge in the amount of \$81.31 may be assessed to your account.

### \*PAYMENT ACTIVITY

Principal-Scheduled	\$0.00
Interest	\$0.00
Late Charge(s)/Fees/Advances	\$0.00
Total	\$0.00

### ACCOUNT INFORMATION

Principal Balance - As of 09/24/08	\$245,849.78
Escrow Balance - As of 09/24/08	\$1,284.07

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

### ESCROW DISBURSEMENTS

Taxes Paid Year-To-Date	\$451.02
Insurance Paid Year-To-Date	\$0.00

### INTEREST INFORMATION

Interest Paid Year-To-Date	\$12,710.88
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### ACCOUNT STATUS

HomeEq has not yet received your payment. A late charge may have already been assessed to your account. Failure to fulfill the terms of your agreement may result in collection activity. If you have already sent your payment, please accept our thanks. If not, please refer to the back of this billing statement for payment options.

### PROTECT YOUR CREDIT

You are hereby notified that we may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected on your credit report. To dispute information reported to a credit reporting agency, please send a written dispute and any related documentation to the credit reporting agency.

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### IMPORTANT MESSAGES

#### \*Payment Activity Since Last Statement

A payment has not been applied to your account since your last Account Statement was mailed. As a result, activity is not reflected in the Payment Activity section. For payment updates, our automated attendant is available 24 hours a day, seven days a week at 877-887-7378. Or, visit us on the web at [www.homeq.com](http://www.homeq.com) and follow the instructions provided to access your Account History.

#### Automatic Payment Program

Enjoy the convenience of having your monthly payment automatically withdrawn from your banking account each month, FREE of charge. To enroll in HomeEq's Automatic Payment Program (APP), simply call our toll free number 1-877-887-7378. Please have your bank account number and billing statement available.