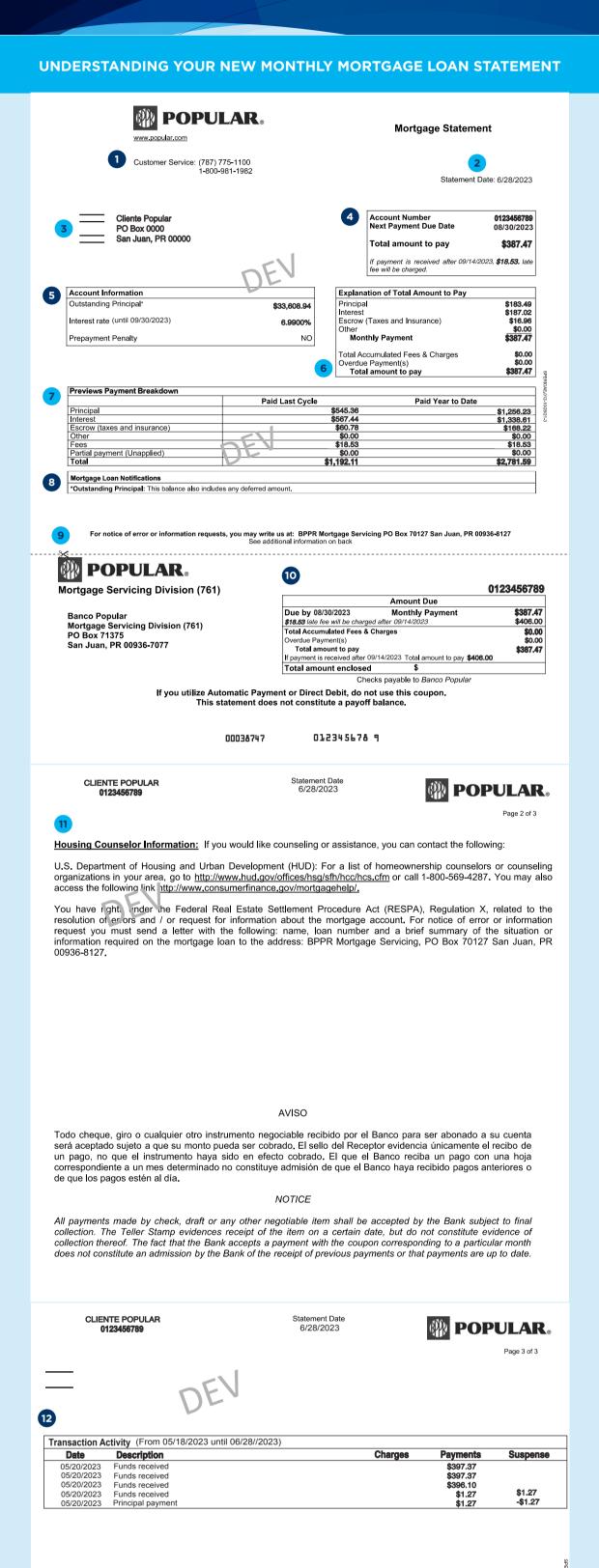
New and Convenient!

Monthly Statement of Your Mortgage Loan

- You will receive updated information, such as:
 - Principal balance.
 - Detailed record of transactions made during the statement period such as payments, corporate advances and other charges.
 - Breakdown of payments made.



9. Contact for Error Notification or Information 1. Mortgage Servicing Contact Information: **Request:** Phone number and online address.

DESCRIPTION OF THE MORTGAGE STATEMENT

Date on which the statement was issued MM/DD/YYYY.

3. Customer Information:

2. Statement Date:

Details about the borrower and co-borrower (if applicable), including mailing address.

4. Upcoming Mortgage Payment Details:

Includes your mortgage account number, next payment due date, payable amount,

and any late fees. 5. Account Information:

Interest rate, balance due and prepayment penalties, if any, as of the statement date. If your loan is variable interest, it includes

the interest rate effective date.

6. Payment Breakdown:

Presents the details of payment items due as principal, interest, and escrow required. It also presents the outstanding charges and payments.

the statement).

7. Previous Payment Breakdown: Includes details of the items to which the payment received in the previous cycle was

applied and the total accumulated in each item during the current year (except the unapplied partial payment line representing

8. Mortgage Loan Notifications:

to your mortgage loan.

the balance in suspense at the date of

Presents important messages related

If you understand that the institution has made a mistake or you have a request for information,

you can write to us at: BPPR Mortgage Servicing, PO Box 70127, San Juan, PR 00936-8127. 10. Payment Coupon: A coupon is included for mailing your payment or making the payment at one of our branches.

11. Information on mortgage counseling,

RESPA law and ARMS loans: Details on how to contact the United States

Department of Housing and Urban Development (HUD) for mortgage counseling. It also presents

information on rights under the RESPA regulation and important messages for prepaid loans and, if applicable, for prepaid variable interest loans.

12. Transactions:

History of transactions made since your last statement. **Charges Column:** A positive sign means the charge was imposed.

• A negative sign (-) means that charges were paid or eliminated/reversed.

- **Payments Column:** • A positive sign indicates that the payment
 - was applied. • A negative sign (-) indicates that the

payment was reversed.

- **Suspense Column:** • A positive sign represents an amount
 - A negative sign (-) represents a reduction in the balance.

Your monthly statement contains important information about your mortgage. For assistance or additional information, call 787.775.1100 or 1.800.981.1982, toll free. Monday thru Friday 8:00 a.m. - 8:00 p.m. | Saturday 8:00 a.m. - 1:00 p.m.

deposited in the account.



Count on us