

010430

CHRISTINA XIAOFENG YE  
PO BOX 251227  
PLANO, TX 75025-1227



**Contact Us:**  
Web: PENNYMAC.COM  
General Insurance: 866.318.0208  
Settlement Claim Checks: 866.314.0498  
Customer Service: 800.777.4001

Mortgage Activity Statement	
Statement Date: January 6, 2026	
<b>Loan Number:</b>	<b>8002447303</b>
Payment Due Date:	<b>March 1, 2026</b>
<b>Amount Due:</b>	<b>\$1,491.95</b>
<i>If payment is received after 3/16/2026, \$74.60 late fee will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.</i>	

Explanation of Amount Due	
<b>Contractual Amount Due</b>	
Principal:	\$1,346.57
Interest:	\$145.38
Escrow (Taxes and Insurance):	\$0.00
<b>Regular Monthly Payment:</b>	<b>\$1,491.95</b>
Fees & Charges (total outstanding)	\$0.00
Charges since last statement:	\$0.00
Credits since last statement:	\$0.00
Overdue Payment:	<b>\$0.00</b>
<b>Total Amount Due:</b>	<b>\$1,491.95</b>

**Important Messages**  
**\*Suspense:** Any amount received less than a full payment will be applied to a suspense account for your mortgage. When enough is received to equal a full payment, a full payment will be applied to your mortgage.

Account Information	
Property Address: 12004 TOBOSA CIR MCKINNEY, TX 75071	
Unpaid Principal Balance:	\$53,679.77
Escrow Balance:	\$0.00
Suspense Balance:	\$0.00
Interest Rate:	3.250%
Prepayment Penalty:	No

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	\$1,400.82	\$1,400.82
Interest:	\$149.18	\$149.18
Escrow (Taxes & Insurance):	\$0.00	\$0.00
Fees:	\$0.00	\$0.00
Suspense*:	\$0.00	\$0.00
<b>Total:</b>	<b>\$1,550.00</b>	<b>\$1,550.00</b>

----- ✂ ----- 1000 - Billing Statement -----

**PAYMENT COUPON - Detach and Return With Your Payment Made Payable to: Pennymac Loan Services, LLC**



Payment Date: 3/1/2026

Loan Number: 8002447303

Pennymac Loan Services, LLC  
PO BOX 30597  
LOS ANGELES, CA 90030-0597



Payment Amount	\$								
Additional Principal	\$								
Additional Escrow	\$								
Other	\$								
<b>Total Amount Enclosed</b>	<b>\$</b>								

Please write the loan number on the front of your check

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### Important Information About Your Loan

Year-end IRS Tax Form(s) will be sent on or before January 31st. If you receive your monthly statement by mail, look for your IRS Tax Form(s) in the same envelope. If you receive your monthly statement electronically, your IRS Tax Form(s) will be sent separately. If you receive both your monthly statement and IRS Tax Form(s) electronically, you can view and print these documents from our website at PENNYMAC.com. Don't forget that opting in for PennyPaperless is the fastest and easiest way to manage important documents online. Cut out the paper clutter with paperless statements, the easy and secure way to view your monthly account information. To sign up, log in at <http://pennymac.com/LOGIN>, go to Paperless Preferences and select Online Only for your monthly statements. You can also make payments and access loan information 24/7 online.

**To find free or low cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at [www.hud.gov](http://www.hud.gov).**

### Transaction Activity December 08, 2025 - January 06, 2026

Date	Description	Transaction Amount	Principal	Interest	Escrow	Fees	Suspense
01/01/2026	Payment	\$1,491.95	\$1,342.77	\$149.18	\$0.00	\$0.00	\$0.00
01/01/2026	Principal Reduction	\$58.05	\$58.05	\$0.00	\$0.00	\$0.00	\$0.00

### Important Information About Mailed Payments

- **Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.**
- **Please make checks payable to Pennymac Loan Services, LLC. Postdated checks are processed the same date as receipt.**
- **Please do not send cash. Payment instructions are limited to the information provided by Pennymac on the payment coupon only.**
- **Please sign and write your account number on your check or money order.**

### Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment plus an exact match to outstanding late charges, Pennymac may apply the excess funds to late charges rather than applying excess funds to other outstanding balances. If the money you sent wasn't enough for a periodic payment, it will be applied to your loan as unapplied funds. We may accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

## Other Important Information

<b>How to Contact Us</b>	 PENNYMAC.COM Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web está disponible en Español.</i> <b>Go Paperless today!</b>	 <u>Pennymac Customer Service:</u> 800.777.4001 M - F: 5:00AM - 6:00PM PT Sat: 7:00AM - 11:00AM PT General Insurance: 866.318.0208	 Pennymac Loan Services, LLC Attn: Correspondence Unit PO Box 5133 Thousand Oaks, CA 91359 Notices of error or information requests <b>must</b> be mailed to this address.
<b>How to Make a Payment</b>	<b>Auto-Pay</b> *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. <b>Pay Online or Pay-by-Phone:</b> Make a one-time payment using your checking or savings account, or debit card at: PENNYMAC.COM <b>phone:</b> 800.777.4001 (Fees may apply for services)	<b>Western Union:</b> Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: CA ID Number: <i>Enter Loan Number</i>	<b>Check</b> **: Mail to Pennymac: <b>Standard Address:</b> P.O. Box 30597 Los Angeles, CA 90030-0597 <b>Overnight Address:</b> Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
<b>Tax and Insurance Information</b>	<b>Property Tax Bills:</b> If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. ( <b>Please note:</b> Supplemental/ Additional tax bills are the responsibility of the homeowner; Pennymac will pay them from the escrow account upon request.) <b>Claim Settlement Checks:</b> Call 866.314.0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	<b>General Insurance Questions: 866.318.0208</b> <b>Insurance Information:</b> Anytime there is a change to your insurance policy please provide your insurance carrier the below: <b>Mortgagee Clause:</b> Pennymac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501 6618	
<b>Credit Reporting Information</b>	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.		
<b>Important Consumer Information</b>	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
<b>Requests for prior payment adjustments:</b> To request a change in how a prior payment was applied, notify us within 90 days of the transaction. After 90 days, changes are only honored if the payment was applied contrary to your original instructions. See our Periodic & Partial Payment policy for details.			

\* If you are enrolled in a Pennymac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize Pennymac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day Pennymac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**TEXAS** - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).



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