

## Your new statement

Please take a minute to review this summary of important statement information. We're confident you'll find the statement format informative and easy to read.

## Contact us

For additional information about your mortgage or your statement, please call 1-800-724-2224.

Log in or enroll in M&T Online Banking at [onlinebanking.mtb.com](https://onlinebanking.mtb.com) to manage your mortgage account online.

Thank you for choosing M&T Bank.

# Understanding your new Mortgage Statement

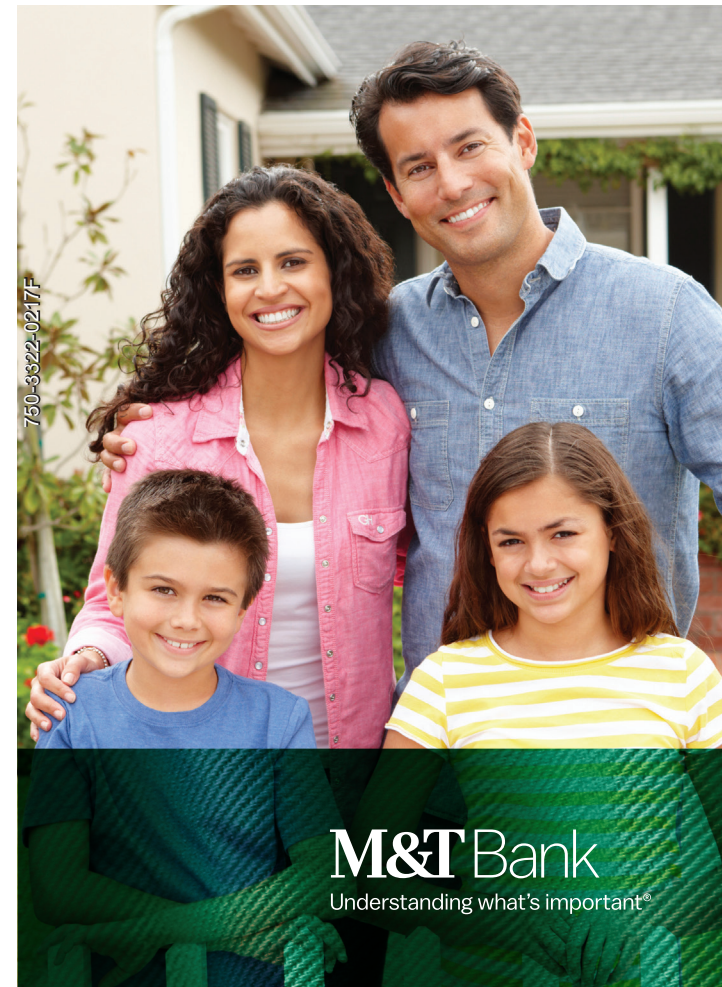


**M&T Bank**  
Understanding what's important®



Equal Housing Lender.


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To sign up for electronic statements, enroll in M&T Online Banking at [onlinebanking.mtb.com](https://onlinebanking.mtb.com).





## Your new M&T Mortgage Statement at a glance



P.O. Box 619063  
Dallas, TX 75261-9063  
RETURN SERVICE ONLY  
Please do not send mail to this address

6-750-21194-0013912-001-000-000-000-000





Customer Name 1  
Customer Name 2  
Address 1  
Address 2  
City State ZIP

## Mortgage Statement

Account Number

Payment Due Date

0123456789

03/01/17


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Amount Due

\$1,552.40

If payment received after 03/16/17, \$21.40 late fee will be charged.

### Contact Us




General Customer Service: 1-800-724-2224


Property Tax: 1-866-406-0949

Property Insurance: 1-888-882-1847

For Home Purchase or Refinancing: 1-800-479-1992



Correspondence Address:  
Lending Services, Customer Support  
P.O. Box 1298  
Buffalo, NY 14240-1298



Payment Mailing Address:  
P.O. Box 62182  
Baltimore, MD 21264-2182

<https://onlinebanking.mtb.com>

Statement Date: 01/18/17

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Account Information

Property Address

1234 Street Address  
City State ZIP

Interest Rate 5.250%

Maturity Date 05/2036

Outstanding Principal\* \$155,124.38

Escrow Balance \$3,645.65

\* This is NOT a payoff figure. To obtain the full amount required to pay off your loan, please call us at 1-800-724-2224 or fax your request to 1-866-409-2653.

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Explanation of Amount Due

Principal \$391.50

Interest +\$673.67

Tax/Insurance +\$460.83

Amount Billed this Statement \$1,531.00

Unpaid Late Charge(s) +\$21.40

Total Amount Due 03/01/17 \$1,552.40

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Important Messages

\*\*\*Please note, there is currently \$21.40 in fees outstanding on your M&T mortgage account. To pay this fee balance in full along with your next regular monthly payment, please remit the amount listed under "Amount Due" on the attached coupon.

Enjoy peace of mind with automatic monthly mortgage payments. With M&T's no-cost automatic payment service, you can avoid the hassles of monthly payments with automatic deductions from any checking or savings account! To enroll, visit [onlinebanking.mtb.com](https://onlinebanking.mtb.com) or contact our Customer Service Department at 1-800-724-2224 to request an enrollment form by mail.

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Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$389.80	\$777.90
Interest	\$680.37	\$1,362.44
Escrow (Taxes & Insurance)	\$460.83	\$921.66
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$1,531.00	\$3,062.00


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Transaction Activity

Transaction Date	Due Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Subsidy	Unapplied Funds	Fees
01/17/17	01/17	Tax Disbursement				-\$1,622.92				
01/18/17	02/17	Payment	\$1,531.00	\$389.80	\$680.37	\$460.83				

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Customer 1



Customer 1

Customer 2

### AMOUNT DUE

Due by	03/01/17	\$1,552.40
If received after	03/16/17	\$1,573.80

Please designate how you want us to apply any additional funds.

Additional Principal	\$	
Additional Escrow	\$	
Unpaid Late Charges	\$	
Other (Must specify)	\$	
Total Amount Enclosed	\$	

M & T BANK  
PO BOX 62182  
BALTIMORE MD 21264-2182

750-4430-0518

## 1 AMOUNT DUE

The full payment amount due is shown here, along with your account number and the payment due date.

## 2 ACCOUNT INFORMATION

This section summarizes information about your mortgage interest rate, balance(s) and payment terms.

### 3 EXPLANATION OF AMOUNT DUE

Details about your current payment, including amounts allocated to principal, interest, taxes, insurance and/or fees, are outlined here.

## 4 IMPORTANT MESSAGES

Check this section for special offers or other important information about your M&T mortgage.

## 5 PAST PAYMENTS BREAKDOWN

Here you will find how your payment has been applied since your last statement. Totals are included for year-to-date activity.

## 6 TRANSACTION ACTIVITY

Provides a detailed record of your transactions on your account since your last statement.

## 7 PAYMENT COUPON

A detachable coupon is provided for your convenience. Simply mail it, along with your payment, in the enclosed payment envelope. Payments are due by the payment due date. Please keep the statement portion for your records.