

HOW TO READ YOUR

Mortgage statement

1 PAYMENT SECTION:
Provides your current payment amount, when it is due, and what the additional late fee would be if the payment was not made on time.

2 EXPLANATION OF AMOUNT DUE:
Provides details about the amount due, including the principal and interest, and applicable escrow amounts, late fees, and past due payments.

Principal and Interest:
Amount of principal and interest you owe on the loan this month.

Escrow (Taxes and/or Insurance):
The amount due for taxes, insurance and insurance reserves (if applicable).

Regular Monthly Payment Due:
The sum of the previous three line items (principal, interest, and escrow).

Total Fees and Charges:
The amount of fees and charges imposed on your loan this month.

Overdue Payment:
The payment amount that is considered past due. Note: Any payments you made after the statement date will not be reflected in this monthly billing statement.

Total Amount Due:
This is what you need to pay this month, including your regular monthly payment and, if applicable, any past due amount, and fees and charges imposed.

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LOAN STATEMENT

PO Box 1000
Lake Elmo, MN 55042-1000

JOHN DOE
JANE DOE
123 BREMER LANE
BREMERSVILLE MN 00123

Statement Date: 02/12/2016
Customer Service Phone: 800-908-BANK (2265)
Bremer.com

Account/Note Number	123456789
Category	M
Officer	JULIE CARLSON
Branch Number	14003
Payment Due Date	03/01/2016
Amount Due	\$1,611.00

After 03/16/16 a late charge of \$62.02 will be assessed.

Explanation of Amount Due	
Principal	\$387.76
Interest	\$852.70
Escrow (Taxes and/or Insurance)	\$370.54
Regular Monthly Payment	\$1,611.00
Total Fees and Charges	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$1,611.00

Past Payments Breakdown		
	Paid Last Stmt Cycle	Paid Year to Date
Principal	\$561.80	\$561.80
Interest	\$854.64	\$854.64
Escrow (Taxes and/or Insurance)	\$370.54	\$370.54
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)* <small>(see separate page for more information)</small>	\$0.00	\$0.00
Total	\$1,786.98	\$1,786.98

Account Information	
Outstanding Principal	\$248,059.32
Interest Rate	4.125000%
Prepayment Penalty	No
Maturity Date	10/01/2044

IF THIS IS YOUR MATURITY NOTICE PLEASE CONTACT 800-908-BANK (2265) FOR YOUR FINAL PAYOFF FIGURE.
IF YOU HAVE AN ERROR, PLEASE WRITE US AT BREMER SERVICE CENTER, MN-001-23FO, 8555 EAGLE POINT BLVD, LAKE ELMO, MN 55042

Please return the bottom portion of the statement with your loan payment.

JOHN DOE
JANE DOE
123 BREMER LANE
BREMERSVILLE MN 00123

After 03/16/16 a late charge of \$62.02 will be assessed.

Account/Note Number	123456789
Payment Due Date	03/01/2016
Amount Due	\$1,611.00
Additional Principal, Interest, Escrow, Fees:	
_____	_____
Amount Enclosed	_____

446

Please remit and make check payable to:

BREMER BANK
PO BOX 64336
ST PAUL MN 55164-0336

Check here for change of address or phone number and indicate changes.

Mortgage statement (Cont.)

3 PAST PAYMENTS BREAKDOWN:

A history of how your most recent payment and year-to-date payments have been applied to your loan.

Paid Last Stmt Cycle:
Amounts paid in the last statement cycle for the appropriate line items.

Paid Year to Date:
Amounts paid within the calendar year for the appropriate line items.

Partial Payment (Paid Last Stmt Cycle):
Partial payment amounts received that have not been applied to your full payment in the last statement cycle.

Partial Payment (Paid Year to Date):
Partial payment amounts received year-to-date.

4 ACCOUNT INFORMATION:

Overview of your loan. Includes the principal balance, interest rate and whether there is a penalty for paying off the loan early. Please note the principal amount should not be used as a payoff amount.

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Customer Service Phone: 800-908-BANK (2265)
Bremer.com

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Account Information	
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Interest Rate	4.125000%
Prepayment Penalty	No
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Amount Enclosed	_____

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ST PAUL MN 55164-0336

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Online statements are available for your mortgage

Enroll or log in to Online Banking, then select "Change document delivery method" from the Customer Service menu.