Lakeview
Subserviced by M&T Bank

P.O. Box 619063
Dallas, TX 75261-9063
RETURN SERVICE ONLY
DO NOT SEND MAIL TO THIS ADDRESS

3-750-36383-0011987-001-1-000-100-000-000

[redacted]

Avoid mailing delays with eStatements. Enrolling is easy, see how.

Mortgage Statement

Account Number	[redacted]
As of Date	05/18/26
Amount Due to Reinstate Loan	**$87,427.75**

Contact Us

General Customer Service:	1-800-724-2224
Property Tax:	1-866-406-0949
Property Insurance:	1-888-882-1847

Correspondence Address:
M&T Bank
Lending Services, Customer Support
P.O. Box 1288
Buffalo, NY 14240-1288

Payment Mailing Address:
M&T Bank
P.O. Box 62182
Baltimore, MD 21264-2182

https://onlinebanking.mtb.com

Statement Date: 05/18/26

Account Information

Property Address	[redacted]
Interest Rate	6.125%
Maturity Date	11/2052
Outstanding Principal*	$380,684.75
Escrow Balance	-$22,375.33

** 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.*

Explanation of Amount Due

Past Due Payment(s)	$79,787.18
Return Item/Other Fee(s)	+$30.00
Recoverable Corporate Advance**	+$7,610.57
Total Amount Due to Reinstate Loan (as of 05/18/26)	**$87,427.75**
Accelerated Amount (as of 05/18/26)	**$446,893.83**

Please note that the accelerated amount is not the amount that is needed to pay your loan in full.

Unless you pay off your loan before 6/1/26, another monthly payment of $3,304.11 will become due.

** including any fees/charges imposed since last statement totaling $1736.58

Important Messages

As of the date of this statement, our records indicate that your account is currently in foreclosure. The amount reflected above is the amount that is required to reinstate your loan as of 05/18/26. Please note, after 05/18/26, this amount may not be sufficient to bring your loan current as additional fees, charges, or attorney fees/costs may have been incurred. Prior to sending any funds/payments please contact the attorney firm handling your foreclosure to obtain the current reinstatement or payoff amount. A letter was previously sent to you with this contact information. If you are unsure what attorney firm is handling the foreclosure, please contact us at 1-800-724-1633.

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	$0.00	$0.00
Interest	$0.00	$0.00
Escrow (Taxes & Insurance)	$0.00	$0.00
Fees	$0.00	$0.00
Partial Payment (Unapplied)	$0.00	$0.00
Total	**$0.00**	**$0.00**

Transaction Activity

Transaction Date	Due Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Payment Supplement	Subsidy	Unapplied Funds	Fees
05/04/26		Foreclosure Cost									-$255.00
05/04/26	11/26	MIP/PMI Disbursement				-$258.48					
05/05/26		Property Inspection									-$30.00
05/07/26		Foreclosure Atty Fee									-$475.00
05/07/26		Foreclosure Atty Fee									-$475.00
05/07/26		Foreclosure Atty Fee									-$475.00
05/07/26		Foreclosure Cost									-$26.58

Lakeview
Subserviced by M&T Bank

[redacted]

0108748922 0330411 0339859

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

AMOUNT TO REINSTATE LOAN

As of Date	05/18/26
Amount Due to Reinstate Loan	$87,427.75

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

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

Make checks payable to M&T Bank

⑆5730⑈0000⑆ 0108748922⑈

M&T Bank

05/18/2026

3-750-36383-0011987-001-2-000-100-000-000

[redacted]

DELINQUENCY INFORMATION

Account Number: [redacted]

Your loan became delinquent on 08/02/2024, so as of 05/18/26 the payments are 655 days delinquent. As a person having an ownership interest in the property, if the mortgage loan account becomes delinquent, you risk the loss of your property to foreclosure and incurring additional fees, including default fees pursuant to the contract and applicable law, all of which are added to the mortgage loan account.

Your mortgage account is now in foreclosure.
As a result, you may have incurred additional fees beyond those reported below. To protect your ownership interest in the property, you may contact the foreclosure attorney/trustee for an updated amount due to bring the loan current and cancel the current foreclosure action. Please call us at 1-800-724-1633 if you have other questions, or if you need to obtain the contact number for the attorney/trustee handling your file.

Counseling is available.
If you're experiencing financial hardship, you may call **1-800-569-4287** or visit **www.hud.gov/counseling** to obtain a list of U.S. Department of Housing and Urban Development (HUD) approved housing counseling agencies.

We're here to help.
To learn more please scan the QR code below, or call M&T's Homeowner Assistance Center at **1-800-724-1633** Monday through Thursday between 8:00 A.M. and 9:00 P.M. (EST), Friday between 9:00 A.M. and 5:00 P.M. (EST), or Saturday between 8:00 A.M. and 12:00 P.M. (EST).

M&T's Homeowner Assistance Center may be able to assist you with a range of options. These include:
- Temporarily reducing or suspending your payments
- Participating in a repayment plan
- Restructuring your loan to provide a permanent payment reduction

Hearing or Speech Impaired
If you are hearing or speech impaired, you can access HUD's toll-free number via Text Telephone (TTY) by calling the Federal Information Relay Service at **1-800-877-8339**. HUD is prepared to accept calls from people who are deaf or hard of hearing, as well as individuals with speech and communication disabilities. The Federal Communications Commission (FCC) has information on how to make an accessible phone call. You can visit their website at:
fcc.gov/consumers/guides/telecommunications-relay-service-trs

The first notice or filing for foreclosure has occurred.

Recent Account History*

- Payment due 12/01/25: Payment of $3,304.11 remains outstanding
- Payment due 01/01/26: Payment of $3,304.11 remains outstanding
- Payment due 02/01/26: Payment of $3,304.11 remains outstanding
- Payment due 03/01/26: Payment of $3,304.11 remains outstanding
- Payment due 04/01/26: Payment of $3,304.11 remains outstanding
- Payment due 05/01/26: Payment of $3,304.11 remains outstanding

- Unless you pay off your loan before 6/1/26, another monthly payment of $3,304.11 will become due.
- Outstanding Fees/Charges: $7,640.57

To learn more about your Mortgage Assistance Option, use your phone camera to scan the QR code below.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this correspondence is for compliance or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.