



A division of MidFirst Bank

If you received a loan from the Texas Veterans Land Board (VLB) when you originated the loan serviced by Midland, both the primary mortgage loan and the VLB loan must be paid in full at the same time. In these cases, two payoff statements have been prepared, one for the balance of the primary loan and another for the balance of the VLB loan. Provided in Quote 2 is the total amount due to pay off both loans.

PAYOFF STATEMENT (If VLB – Quote 1 of 2)

Mortgage Servicer: Midland Mortgage, a division of MidFirst Bank Request Date: 08/15/26

Loan Information

Mortgagor: [REDACTED]

Co-Mortgagor: [REDACTED]

Collateral/Property Address: [REDACTED]

[REDACTED] GA [REDACTED]

Date Last Payment Posted: 07/27/26

Issue Date: 08/15/26

Next Payment Due Date: 09/01/26

Loan No.: [REDACTED]

Loan Type: FHA

FHA/VA/RHS/PMI Case No.: [REDACTED]

(THIS IS NOT A LOAN NUMBER)

Trustee: N/A

Beneficiary: N/A

Holder: N/A

Amount Due

THIS STATEMENT REFLECTS THE TOTAL AMOUNT DUE UNDER THE TERMS OF THE NOTE/SECURITY INSTRUMENT THROUGH THE EXPIRATION/CLOSING DATE OF THIS QUOTE WHICH IS **09/01/26**. If this obligation is not paid in full by this date, or you anticipate paying off your loan after 09/01/26, then you should request an updated payoff statement from our Payoff Department.

Total Principal, Interest, and other amounts due under the Note/Security Instrument (If VLB – Quote 1 of 2)		
1.	Unpaid Principal Balance:	\$ 348976.98
2.	Interest 08/01/26 to 09/01/26:	\$ 1999.35
2a.	Less SCRA Interest Credit:	\$ (0.00)
3.	HUD Promissory Note:	\$ 0.00
3a.	Deferred Principal and Interest:	\$ 0.00
4.	Prepayment Fee/Interest:	\$ 0.00
5.	Advances for Taxes/Insurance:	\$ 0.00
6.	FHA/RHS/PMI Premium Due:	\$ 354.18
7.	Outstanding Late Charges Due:	\$ 0.00
8.	Late Charge for Current Month:	\$ 0.00
9.	Expedited Delivery Fee:	\$ 0.00
10.	Fees Due with Payoff Funds:	\$ 25.00
11.	Optional Services Due:	\$ 0.00
12.	Other Outstanding Fees Due:	\$ 3073.67
13.	Less Reduction in Amount Due:	\$ (354.18)
14.	Total Amount Due (If VLB – Primary Note):	\$ 354075.00
Additional Balances as of Request Date		
15.	Escrow Funds:	\$ 3336.51
16.	Insurance Claim Funds:	\$ 0.00

-----Escrow/Impound Required-----	-----Interest Calculations-----
09/01/26 FHA 177.09	RATE FROM TO INT. DUE 6.875 08/01/26 09/01/26 1999.35
	**Daily Per Diem, if applicable: 65.7320

**If this is an FHA loan originated before August 2, 1985, or on or after January 21, 2015, or a VA Loan or Conventional loan, funds received after the 09/01/26 will be subject to an additional \$65.7320 of interest per day. Funds must be received by 2 p.m. Central time for same-day processing. Payoffs are not posted on weekends or holidays. Interest will be added to the account for these days.

Please see next page for additional explanations of the numbered items listed above. Also, see the Disclaimers and Legal Notices Sheet for important information.



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Explanation of Numbered Items (17 VLB – Primary Note Payoff – Quote 1 of 2)

- 1. Unpaid Principal Balance, including any amount previously deferred under an assistance program, such as a Home Affordable Modification Agreement, as well as any Balloon Amounts agreed upon at origination or through an assistance program.**
- 2. Interest due. For FHA loans, see Section 7 of the Payoff Information and Instruction Sheet.**
- 2a. If you are receiving assistance under the Servicemembers Civil Relief Act ("SCRA"), and your contractual rate is over 6%, your monthly interest amount due has been adjusted to 6%. This adjustment is reflected as a credit in Line 2a. If the amount shown is \$0.00, your contractual rate is less than or equal to 6% or your loan is paid ahead and credit was previously applied.**

****Interest rate reflected is the contractual interest rate (#2). The Daily Per Diem amount after the SCRA adjustment to 6% is 0.00.****

- 3. Unpaid amount due to the Department of Housing and Urban Development ("HUD") to repay funds advanced on your behalf for past-due payments on your loan serviced by Midland, and for which you signed a separate promissory note(s) payable to HUD ("HUD Promissory Note").**
- 3a. Amounts for which payment was deferred until the earlier of the payoff of the loan, the transfer or sale of the property, or the loan's maturity date.**
- 4. Fee to pay off the loan before the maturity date, if applicable.**
- 5. Funds required for payment of taxes, insurance, and other escrow items, including any funds previously advanced by Midland on your behalf (see Escrow/Impound Required listed above).**
- 6. Required Mortgage Insurance Premium or Prorated Annual Fee, if applicable.**
- 7. Unpaid late charge balance due, consisting of late charges assessed to your account for (1) past-due payments that have not been received prior to the issue date of this statement and (2) for payments received after the expiration date of the grace period on the account, but for which the late charges have not yet been paid.**
- 8. If the current monthly payment has not been made prior to the issue date of this statement, the reflected amount includes a late charge based on the assumption that the current month's payment may not be made timely. If Midland receives the payoff funds prior to the 16th of the month, this charge will be refunded to you.**
- 9. Expedited delivery fee by fax, if applicable.**
- 10. Fees assessed by the county or other local government office for the recording of release documents and fees incurred for preservation of your property.**
- 11. Funds due for optional monthly insurance premium(s) and/or other optional products, if applicable.**
- 12. Other unpaid fees previously assessed to the loan.**
- 13. Unused funds in a holding account tied directly to the loan that will be applied to the loan when processing the payoff.**
- 14. Total amount necessary to pay loan in full.**
- 15. Amount held in a special account tied to the loan for use in paying taxes, insurance and other escrow items. This amount has not been deducted from the Total Amount Due, and may be subject to change based on escrow items that are scheduled to be paid prior to the Closing/Expiration date. If you would like to apply these funds toward the payoff of your loan, please contact our office with any questions. See Paragraphs 3, 4 and 6 of the Payoff Information Sheet for more information.**
- 16. Amount held in a special account tied to the loan for use in paying a pending insurance claim. This amount has not been deducted from the Total Amount Due. If you would like to apply these funds toward the payoff of your loan, please contact our office. See Paragraph 6 of the Payoff Information and Instruction Sheet for more information.**

Midland Mortgage

P.O. Box 26648 / Oklahoma City / OK 73126-0648

TEL 800-654-4566 FAX 405-767-5500

Qualified Written Requests, Notices of Error,

Information Requests and Credit Disputes must be sent to:

P.O. Box 268959 / Oklahoma City / OK 73126-8959

MYMIDLANDMORTGAGE.COM