



How to Read Your Mortgage Loan Statement

- Account Number** **A** When making an inquiry regarding your loan, please refer to entire account number.
- Payment Due Date** **B** Date that payment is due.
- Minimum Payment Due** **C** Amount due by the payment due date: sum of principal, interest, escrow fees (if any) and late fees (if applicable).
- Late Fee** **D** Amount of late fee assessed if payment is received after the grace period.
- Add'l Principal** **E** Additional principal payment made towards the principal balance of a loan (optional).
- Amount Enclosed** **F** Sum of minimum payment due and additional principal.
- Payment Coupon** **G** This section should be completed, detached and returned in the enclosed envelope when making payments via check. Please make check payable to "Central Pacific Bank" and reference your account number on the check. For automatic payments, your checking account will be debited on the date shown in the Automatic Payment Transfer information section below.
- Contact Information** **H** Customer Service Center toll-free phone number and web address.
- Account Information** **I** The current loan balance as of the statement date, the current interest rate and if any prepayment penalty will apply.
- Explanation of Amount Due** **J** The total monthly payment amount and breakdown of how the payment will be applied to the principal, interest, escrow, fees and charges, and any amount past due.
- Automatic Payment Transfer Information** **K** If an automatic payment has been set up, the account number, payment amount and payment date will appear here.
- Past Payments Breakdown** **L** List of amounts paid last month and since the beginning of the year.
- Partial Payment (Unapplied)** **M** The following message will appear on statements when a partial payment is made: "Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment the funds will then be applied to your mortgage."
- Important Message** **N** Messages or remarks will appear here when applicable.
- Transaction Activity** **O** List of all transactions posted since the last statement.
- Housing Counselor Information** **P** Contact information for the U.S. Department of Housing and Urban Development and U.S. Consumer Financial Protection Bureau.
- Final Payment/Payoff Contact Information** **Q** Phone number to call for final payment/payoff quote.

Mortgage Payment Records

Keep track of your payment records and be sure to keep the Annual Mortgage Loan Summary for tax purposes (this will be sent to you on an annual basis).

Customer Service

Should you have any questions regarding your mortgage, please call Loan Servicing, Monday - Friday, 8:00 a.m. - 5:00 p.m. at (808) 532-3022 or toll-free at 1-800-342-8422. Please refer to your account number when calling.

Please direct all written correspondence to:
Attn: Loan Servicing
Central Pacific Bank
P. O. Box 3590
Honolulu, HI 96811-3590

Automatic Payment

Interested in signing up for automatic payment? Simply visit any CPB branch or call Customer Service to request form ATA002L, then complete, sign and submit the form with a voided check or deposit slip. Completed request forms received by CPB by the 10th day of the month will normally be processed in time to automatically pay your loan payment due on the first of the following month.





Loan Statement

MORTGAGE STATEMENT

Statement Date 1-16-14

A ACCOUNT NUMBER
1212121

B PAYMENT DUE DATE
2-01-14

MINIMUM
PAYMENT
DUE
C 2,227.07

D If payment is received after 2-16-14
77.12 late fee will be charged.

E ADD'L PRINCIPAL
\$ _____

G

ROBERT ALOHA
AND JEAN ALOHA
123 PACIFIC BEACH RD
HONOLULU HI 96817

M 611 00001 00001

F AMOUNT ENCLOSED
\$ _____

⑆5001⑈5083⑆ 1212121 ⑈ 83

If automatic payment, do not remit this coupon.

ACCOUNT NUMBER
1212121

PAYMENT DUE DATE
2-01-14

H Customer Service 1-800-342-8422
www.centralpacificbank.com

* - - - - ACCOUNT INFORMATION - - - - *	
I Outstanding Principal	214,998.36
Interest Rate	4.6250
Prepayment Penalty	No

* - - - - EXPLANATION OF AMOUNT DUE - - - - *	
Principal	713.78
Interest	828.64
Escrow (Taxes and Insur)	684.65

J Regular Payment	2,227.07
Total Fees and Charges	.00
Overdue Payment	.00

** Total Amount Due 2,227.07 **

* - - - - AUTOMATIC PAYMENT TRANSFER INFORMATION - - - - *			
K Transfer Account Number	987654321	Account Type	Checking
Date of Transfer	2-06-14	Transfer Amount	2,227.07

* - - - - PAST PAYMENTS BREAKDOWN - - - - *			
		Paid Last Month	Paid Year to Date
L Principal		711.04	77,818.11
Interest		831.38	10,690.93
Escrow (Taxes and Insurance)		684.65	7,981.50
Fees and Charges		.00	.00
Partial Payment (Unapplied)		.00	.00
M Total		2,227.07	96,490.54

* - - - - TRANSACTION ACTIVITY (12-18-13 TO 1-16-14) - - - - *			
N Posting	Eff		
Date	Date	Description	Amount
O 1-06	1-01	PAYMENT - THANK YOU	2227.07-

P If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

P If you would like contact information for a state housing finance agency, visit the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp/>.

Q For final payment or payoff, borrower must call 532-3022 (Oahu) or 1-800-342-8422 (Neighbor Islands). Allow 2-3 business days for a written final payment/payoff quotation. Failure to contact us for payoff information may result in additional amounts due and may cause delays in the release of collateral.