



EQUILINE

U.S. BANK 0300
MAPLEWOOD
PO BOX 790179
ST. LOUIS MO 63179-0179

Account Summary Jan. 26, 2020

Account Number: [REDACTED]
 End of Draw Date: Jun. 15, 2026
 Maturity Date: Jun. 15, 2036
 Approved Credit Line: \$200,000.00
 Principal Balance*: \$0.00
 Available Credit: \$200,000.00

Total Minimum Amt. Due: \$0.00
Payment Due Date: Feb. 15, 2020

If you do not pay the Total Minimum Amount Due by the Payment Due Date, you may be subject to late charges which will appear on your next statement.
 * The Principal Balance is not the final payoff amount. Contact 24-Hour Banking at 1-800-USBANKS for payoff amount.

000005678 01 AB 0.419 106481131496743 P Y
KIM SORN THENG
2534 MONTANA AVE E
MAPLEWOOD MN 55119-3151

Statement Continues on Next Page



Equal Housing Lender



AUTOMATIC PAYMENT NOTICE

Account Nbr: [REDACTED]
Statement Date: Jan. 26, 2020
KIM SORN THENG

Address Change? Visit your branch, call 24-Hour Banking at 800-USBANKS, or visit www.usbank.com

The minimum payment due (original contractual amount) or your authorized automatic payment amount will be withdrawn from your account on the payment due date

Automatic Payment From: [REDACTED]
Checking Account No. Ending In [REDACTED]

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PO BOX 790179
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Payment Due Date	Feb. 15, 2020	
AMOUNT DUE	\$	0 . 0 0
AMOUNT To Be Withdrawn	\$. 0 0

For information on making additional or principal payments please contact us at 800-USBANKS (800-872-2657) or usbank.com

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IMPORTANT MESSAGES

♦ **Get instant access to your account.** ♦
♦ Go Paperless - eliminate clutter with Online Statements. ♦
♦ Pay your account and view balance details with the U.S. Bank mobile app. ♦
♦ Scan this code with your phone's camera to download the U.S. Bank Mobile app. ♦



Making a payment? Visit www.usbank.com. Paying by Phone? call 800.USBANKS (800.872.2657).

Interest paid in 2019 \$55.60

The interest and taxes paid amounts on the statement is provided only as a courtesy. If your account qualifies for 1098 reporting you should have received an official 1098 form in January. Year-end interest adjustments could result in a variance in the amount shown above and the actual amount on the 1098. The amount listed above should only be considered an estimate of interest and taxes paid.

Please do not send in cash or postdated checks. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. Your checking account will be debited in the amount on the check and that check will be destroyed. If you have questions, or if you wish to decline the electronic payment service, please call 800-USBANKS (800-872-2657). If you have already informed us of your choice, it remains in effect. Thank you for choosing U.S. Bank. We look forward to meeting all of your future financial needs.

Payments received before 5:00 p.m. Central Time at our Payment Processing Center will be applied to your account effective the same business day. Payments received after the cutoff time, or on weekends or legal holidays, will be applied to your account the next business day.

How Your Payment is Applied

The statement date or closing date of the billing cycle is January 26, 2020. Payments received after that date will satisfy any minimum amounts due as disclosed on the last page of this statement. Any additional payment you make prior to the next billing cycle will first be applied to any outstanding fees and charges, if applicable, and next to principal balance(s). Payments received and noted as principal only, will be applied as a principal only payment. Please note that additional payments you make prior to receiving your statement may not satisfy your next payment due. If you have questions, call 800-USBANKS (872.2657).

If you were eligible for, and chose the Interest Only payment option for your U.S. Bank Home Equity Line of Credit, the minimum monthly payment amount will not reduce the principal balance owed. At the time your line of credit reaches the End of Draw Date, the minimum monthly payment amount due will increase to include both principal and interest in order to pay off the balance owed by the Maturity Date. The increase in the new monthly payment amount may be substantial compared to the Interest Only amount.

After a payment has been made, we reserve the right to withhold available advances in the amount of the principal portion of the payment up to 7 business days from the date we receive the payment. Any credit available before the payment is received will continue to be available for advances during this time.

Accounts with automatic withdraw: The amount being withdrawn from your checking account may be less than the amount required to bring your account current.

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Equal Housing Lender