HOW TO READ YOUR MONTHLY HELOC STATEMENT

Your billing statement is designed to provide you with all the information you need to track account activity such as payments made, fees assessed, or expenses that we may pay on your behalf. It also contains important messages that are tailored to the way you pay your account.

Please make certain that your name and address are shown correctly on the statement. You may call us at 1-800-258-8602 for questions about your account.

1 **Statement Date:** Your statement reflects all account activity as of this date. Transactions made after this date will appear on your next statement.

2 **Account Due Date:** The date of the next payment that is due on your account.

Payment Due Date: The date of the current monthly payment due.
Note: If the account due date is different from the payment due date, it means your account is past due and previously missed payments are still owed.
Amount Due: This is the total amount you owe as of the statement date.

3 **Explanation of Amount Due**

Regular Monthly Payment: This is the amount due for the current month. If this amount is different than the Total Amount Due, then you are either past due or have unpaid late fees or other charges and fees.

Unpaid Late Charges: If you paid after the Late Payment Due Date, you were charged a Late Payment.

Other Charges and Fees: This amount includes return check fees, accrued interest on advances, and other items identified in the transaction activity as expenses paid by servicer that we have made on your behalf. These are amounts you owe in addition to the Regular Monthly Payment and even though this amount is not required to bring your account current, it would be included in a payoff total.

Unapplied Payment(s): If your statement reflects an amount in the unapplied payments field, this is a temporary result of partial payments or overpayments we received when the account was behind in payments. Funds held in this field will be applied to your next due payment amount, as outlined in your credit agreement.

Total Amount Due: This is the total amount you owe as of the statement date.

4 **Account Information:** This section details your principal balance, along with your total line of credit and currently available credit. Any unpaid fees or late charges will also be listed here.

5 **How We Arrived at Your Balance:** This section shows how we arrived at your balance by totaling your previous balance and any new advances, then subtracting payments, credits, and finance charges. This is not a final payoff amount. Instructions for requesting a formal quote are on the back of your statement.

6 **Transaction Activity:** This section shows all activity on your account during the statement period. If you have a segmented HELOC, you will see the activity for each segment listed.

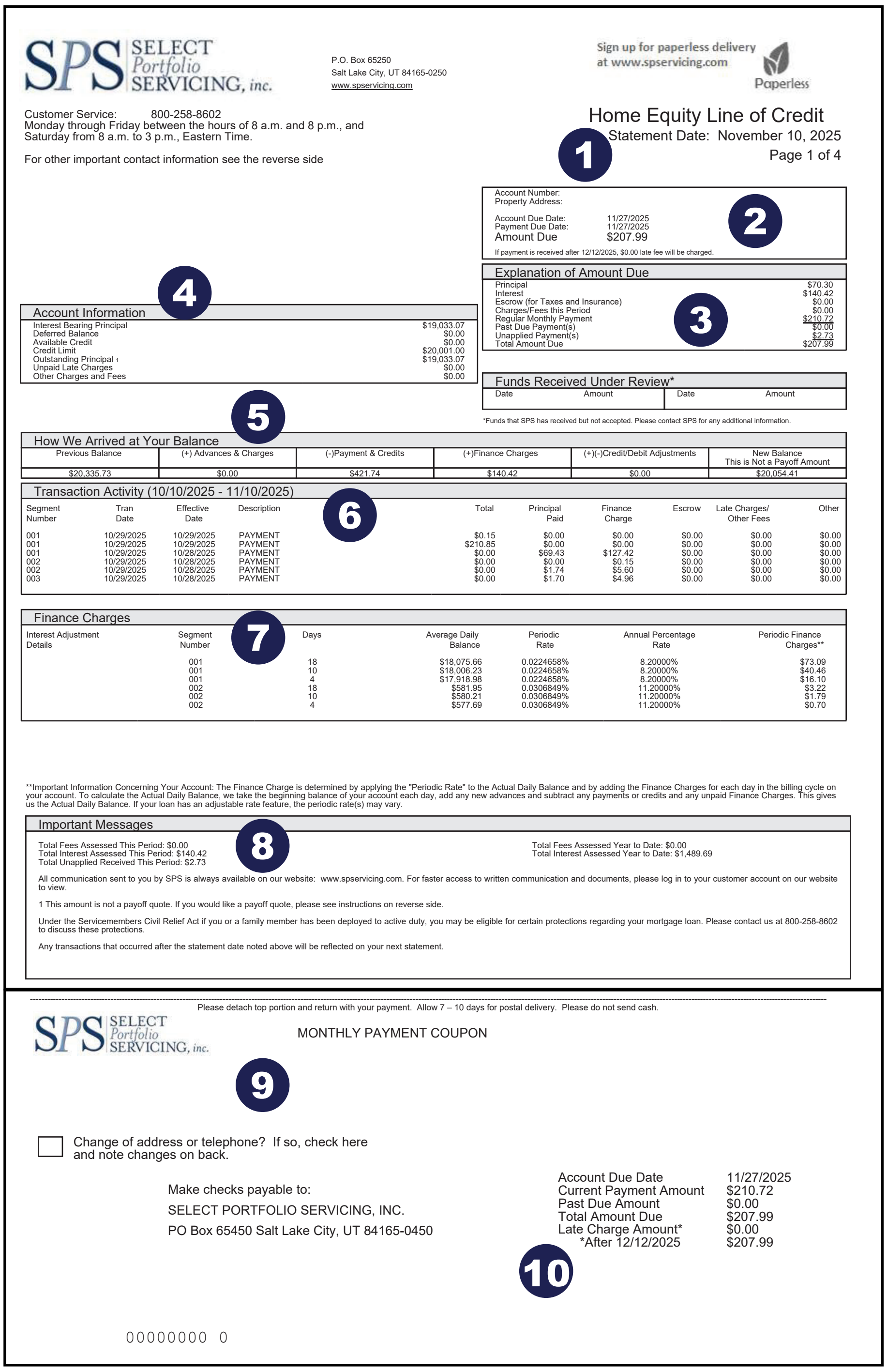
7 **Finance Charges:** This section shows how the interest was calculated for the current month. If you have a segmented HELOC, you will see each segment listed separately. There is an explanation of how finance charges are calculated below the section.

8 **Important Messages:** This section includes messages that address your payment status, as well as other messages to help you understand your statement.

9 **Monthly Payment Coupon:** This is the most important part of the statement. It shows the total amount due and the due date (this may be on a separate page).

10 **Late Payment Due Date:** The date a late charge will be assessed if your payment has not been received.

11 **Finance Charges Paid at Origination & Closing Costs Financed at Origination:** If this is the first statement you're receiving, you will see this section that shows the finance charges & closing costs disclosed to you during the origination of your loan. It will be on a separate page of your billing statement.



SPS SELECT Portfolio SERVICING, inc.

P.O. Box 65250
Salt Lake City, UT 84165-0250
www.spservicing.com

Sign up for paperless delivery at www.spservicing.com
Paperless

Customer Service: 800-258-8602
Monday through Friday between the hours of 8 a.m. and 8 p.m., and Saturday from 8 a.m. to 3 p.m., Eastern Time.

For other important contact information see the reverse side

Home Equity Line of Credit
Statement Date: November 10, 2025
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Account Number:
Property Address:

Account Due Date: 11/27/2025
Payment Due Date: 11/27/2025
Amount Due $207.99

If payment is received after 12/12/2025, $0.00 late fee will be charged.

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Explanation of Amount Due

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Principal	$70.30
Interest	$140.42
Escrow (for Taxes and Insurance)	$0.00
Charges/Fees this Period	$0.00
Regular Monthly Payment	$210.72
Past Due Payment(s)	$0.00
Unapplied Payment(s)	$2.73
Total Amount Due	$207.99

Account Information

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Interest Bearing Principal	$19,033.07
Deferred Balance	$0.00
Available Credit	$0.00
Credit Limit	$20,001.00
Outstanding Principal 1	$19,033.07
Unpaid Late Charges	$0.00
Other Charges and Fees	$0.00

Funds Received Under Review*

Date	Amount	Date	Amount

*Funds that SPS has received but not accepted. Please contact SPS for any additional information.

How We Arrived at Your Balance

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Previous Balance	(+) Advances & Charges	(-)Payment & Credits	(+)Finance Charges	(+)(-)Credit/Debit Adjustments	New Balance This is Not a Payoff Amount
$20,335.73	$0.00	$421.74	$140.42	$0.00	$20,054.41

Transaction Activity (10/10/2025 - 11/10/2025)

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Segment Number	Tran Date	Effective Date	Description	Total	Principal Paid	Finance Charge	Escrow	Late Charges/ Other Fees	Other
001	10/29/2025	10/29/2025	PAYMENT	$0.15	$0.00	$0.00	$0.00	$0.00	$0.00
001	10/29/2025	10/29/2025	PAYMENT	$210.85	$0.00	$0.00	$0.00	$0.00	$0.00
001	10/29/2025	10/28/2025	PAYMENT	$0.00	$69.43	$127.42	$0.00	$0.00	$0.00
002	10/29/2025	10/28/2025	PAYMENT	$0.00	$0.00	$0.15	$0.00	$0.00	$0.00
002	10/29/2025	10/28/2025	PAYMENT	$0.00	$1.74	$5.60	$0.00	$0.00	$0.00
003	10/29/2025	10/28/2025	PAYMENT	$0.00	$1.70	$4.96	$0.00	$0.00	$0.00

Finance Charges

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Interest Adjustment Details	Segment Number	Days	Average Daily Balance	Periodic Rate	Annual Percentage Rate	Periodic Finance Charges**
	001	18	$18,075.66	0.0224658%	8.20000%	$73.09
	001	10	$18,006.23	0.0224658%	8.20000%	$40.46
	001	4	$17,918.98	0.0224658%	8.20000%	$16.10
	002	18	$581.95	0.0306849%	11.20000%	$3.22
	002	10	$580.21	0.0306849%	11.20000%	$1.79
	002	4	$577.69	0.0306849%	11.20000%	$0.70

**Important Information Concerning Your Account: The Finance Charge is determined by applying the "Periodic Rate" to the Actual Daily Balance and by adding the Finance Charges for each day in the billing cycle on your account. To calculate the Actual Daily Balance, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and any unpaid Finance Charges. This gives us the Actual Daily Balance. If your loan has an adjustable rate feature, the periodic rate(s) may vary.

Important Messages

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Total Fees Assessed This Period: $0.00
Total Interest Assessed This Period: $140.42
Total Unapplied Received This Period: $2.73

Total Fees Assessed Year to Date: $0.00
Total Interest Assessed Year to Date: $1,489.69

All communication sent to you by SPS is always available on our website: www.spservicing.com. For faster access to written communication and documents, please log in to your customer account on our website to view.

1 This amount is not a payoff quote. If you would like a payoff quote, please see instructions on reverse side.

Under the Servicemembers Civil Relief Act if you or a family member has been deployed to active duty, you may be eligible for certain protections regarding your mortgage loan. Please contact us at 800-258-8602 to discuss these protections.

Any transactions that occurred after the statement date noted above will be reflected on your next statement.

Please detach top portion and return with your payment. Allow 7 – 10 days for postal delivery. Please do not send cash.

SPS SELECT Portfolio SERVICING, inc.

MONTHLY PAYMENT COUPON

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☐ Change of address or telephone? If so, check here and note changes on back.

Make checks payable to:
SELECT PORTFOLIO SERVICING, INC.
PO Box 65450 Salt Lake City, UT 84165-0450

Account Due Date	11/27/2025
Current Payment Amount	$210.72
Past Due Amount	$0.00
Total Amount Due	$207.99
Late Charge Amount*	$0.00
*After 12/12/2025	$207.99

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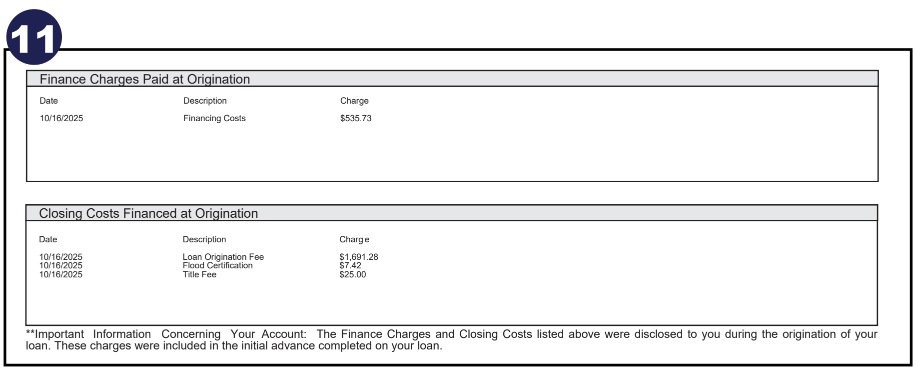

Finance Charges Paid at Origination

Date	Description	Charge
10/16/2025	Financing Costs	$535.73

Closing Costs Financed at Origination

Date	Description	Charg e
10/16/2025	Loan Origination Fee	$1,691.28
10/16/2025	Flood Certification	$7.42
10/16/2025	Title Fee	$25.00

**Important Information Concerning Your Account: The Finance Charges and Closing Costs listed above were disclosed to you during the origination of your loan. These charges were included in the initial advance completed on your loan.

We hope you find the information in this summary helpful. You can find more information including Frequently Asked Questions on our website, www.spservicing.com or on our mobile app MYSPS, or you may call a Customer Service Account Representative at 1-800-258-8602.

In accordance with Federal Law you will find the address for the submission of Notices of Error, Information Requests, or Qualified Written Requests on the back of your monthly statements.