

Final Payment Supplement Disclosure

Date: _____
FHA Case #: _____
Loan #: _____
Borrower(s): _____
Property Address: _____

IMPORTANT NOTICE: MORTGAGE PAYMENT INCREASE BEGINS (DAY/MONTH/YEAR)

On (Day/Month/Year), you signed a Payment Supplement Agreement and corresponding note and subordinate lien, which brought your Federal Housing Administration (FHA)-insured mortgage current and provided you with a temporary reduction of (\$MoPR) to your monthly mortgage payment through (Month/Year).

This notice is to advise you that your Payment Supplement Period is ending, and you will be responsible for making your full monthly mortgage payment of (\$Principal, Interest, Taxes and Insurance) beginning in (Month/Year). The full amount of your monthly mortgage payment includes escrow amounts, such as property taxes, insurance, or other assessments, as applicable. If your escrow amount changes, your full monthly mortgage payment may also change. If you are unable to afford the full monthly mortgage payment due after your Payment Supplement Period ends, please contact (Servicer's Contact Information) for assistance.

Information About Your Payment Supplement

The Payment Supplement is a zero-interest subordinate lien against your property. It does not require repayment until your mortgage is paid in full, the property is sold, the mortgage is assumed, the title to the property is transferred, or under certain types of refinance, whichever occurs first. However, you may pay the outstanding Payment Supplement balance early without penalty. The chart below provides an accounting of the Payment Supplement Account. Any amount that remains in the Payment Supplement Account at the end of the Payment Supplement Period will be returned to FHA to reduce the total amount you owe under the Payment Supplement note.

This notice also provides an accounting of the Payment Supplement.

Payment Supplement Funds Applied as of (Date)

	Date(s)	Amount
Total Payment Supplement note amount (includes amounts used to bring your mortgage current and provide monthly principal reductions)		\$ (Total note amount)
Amount used to bring your mortgage current	(Month/Year the Payment Supplement amount was applied to bring your mortgage current)	\$ (Amount used to bring your mortgage current)
Amount used to provide monthly principal reductions as of (Date)	(Month/Year of the first Payment Supplement payment reduction to the Month/Year of the most recent Payment Supplement payment reduction)	\$ (Total amount applied for this time period)

For questions regarding this notice, please contact (Servicer's Contact Information).