City of Milwaukee

IMPORTANT NOTICE: A $25 FILING FEE MUST ACCOMPANY THIS APPEAL, WITHIN THE DEADLINE REFERENCED BY THE BILL.
Checks should be made payable to: City of Milwaukee and a copy of the bill should be included with your appeal

IMPORTANT NOTICE FOR CUSTOMERS PAYING BY CHECK
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.

IF THE CHARGES HAVE ALREADY APPEARED ON YOUR TAX BILL, THIS APPEAL CANNOT BE FILED.

TO: Administrative Review Board of Appeals
City Hall, Rm. 205
200 E. Wells St.
Milwaukee, WI 53202
(414) 286-2231

DATE: 09-23-2025

RE: 7701 W Fiebrantz Ave
(Address of property in question)

Under ch. 68, Wis. Stats., s. 320-11 of the Milwaukee Code of Ordinances, this is a written petition for appeal and hearing.

I am appealing the administrative procedure followed by Neighborhood Services
(Name of City Department)

Amount of the charges $ 762.00

Charge relative to: Vacant Building

I feel the City's procedure was improper due to the following reasons and I have attached any supporting evidence, including city employee's names/dates which I spoke to regarding this issue and copies of any city orders received:

I recently bought the house in May and began living there late June, of this year 2025. I called the Neighborhood Service Department and they sent an inspector reporting that the property is no longer vacant and has been removed off their list. I've attached my electric and gas bill as well as my mortgage payments to prove that I recently started living there.

Edgar Flores Gomez
Signature

Edgar Flores Gomez
Name (please print)

7701 W Fiebrantz Ave
Mailing address and zip code

(414) 688-3029
Daytime phone number

flores.edgar015@gmail.com
E-Mail Address(es)

form 3/21/2022

Vacant Building Program
4001 S. 6th Street
Milwaukee, WI 53221-1704

August 29, 2025

EDGAR FLORES GOMEZ
7701 W FIEBRANTZ AVE
MILWAUKEE, WI 53222

Record ID: VAC-24-00076

Re: 7701 W FIEBRANTZ AV

The buildings at the above address were found to be vacant and subject to the Vacant Building Registration Program: SINGLE PRIMARY STRUCTURE. Because the building(s) remained vacant for a period of 6 months you are required to pay a vacant building inspection renewal fee of $254.00 per building.

You are being charged $508.00 additional because you had code violations at the time of the semi-annual vacant building registration renewal.

The total fee is $508.00. This fee includes a 1.6% training and technology surcharge.
Please pay online at milwaukee.gov/lmspay
Checks should be made payable to City of Milwaukee and sent to:

Department of Neighborhood Services
Attn: Cashier
841 N. Broadway, Rm 105
Milwaukee, WI 53202

Any outstanding fees not paid by August 31, 2025 will automatically be assessed to your 2025 tax bill. For questions regarding this fee, call 414-286-2268. More information on this program is available at <http://www.city.milwaukee.gov/dns/vbr>

If you wish to appeal these charges you must file that appeal within 30 days of the date of this letter. It must be filed with: The Administrative Review Board of Appeals, Office of the City Clerk, Room 205 City Hall, 200 E. Wells Street, Milwaukee, Wisconsin 53202. 414-286-2231. Please contact them to obtain the proper application form. There is a $25.00 fee required when filing the appeal.

Please be advised that if you have filed for bankruptcy, this letter is for informational purposes and is not intended to be construed as an attempt to collect a debt during the pendency of your bankruptcy as other conditions may apply.

Detach bottom portion and return along with check (Please write taxkey on check)

8/29/2025
Taxkey: 2520547000

Vacant Building Inspection Payment Stub

24-Hour Customer Service	800-242-9137
24-Hour Electric Emergencies	800-662-4797
24-Hour Gas Emergencies	800-261-5325

Bill Date	Account Number	Next Meter Read Date	Amount Due	Payment Transfer Date
09/05/2025	0747644839-00001	10/06/2025	$350.27	09/29/2025

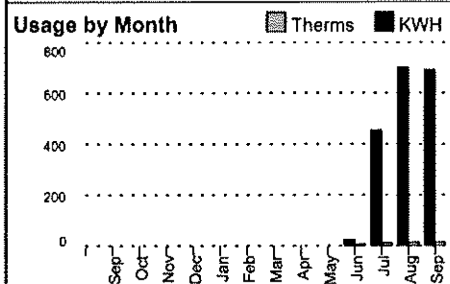
Customer Name EDGAR FLORES GOMEZ
Service Address 7701 W FIEBRANTZ AVE
MILWAUKEE WI 53222-2018

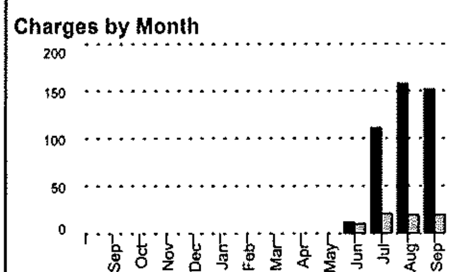
Account Summary

Bill Period: 08/06/2025 to 09/04/2025

	Sep 2025	Aug 2025
Billing Days	30	29
Avg Temp	70°F	72°F
Heating Deg Days	17	2
Cooling Deg Days	176	218
KWH Used	691	703
Avg KWH / Day	23	24.2
Therms Used	12.7	12.8
Avg Therms / Day	0.4	0.4
Utility Gas Cost	$0.45	$0.45

Graphs





Activity Since Last Bill

08/06/2025	Previous Balance	$178.07
	Balance	$178.07
	Total Current Charges	$172.20
	Total Current Balance	$350.27

Electric Service

Residential Electric Service Rg1

Meter NZT257755	Actual Reading 09/05/2025	41681
	Actual Reading 08/06/2025	-40990
	Total Electric Use	691 KWH

Energy Charges/Credits		
Customer Charge	30 Days at $0.49315	$14.79
Energy Charge	691 KWH at $0.18325	$126.63
Fuel Cost Adjustment - Prior Year	691 KWH at -$0.04054 (4/30 Days)	-$3.74
Other Service Charges/Credits		
Environmental Control Charge	691 KWH at $0.00055	$0.38
State Low Income Assistance Fee		$3.15
Taxes		
WI State Tax	5% of $138.06	$6.90
WI County Sales Tax Milwaukee	0.9% of $138.06	$1.24
WI City Sales Tax Milwaukee	2% of $138.06	$2.76
	Subtotal:	**$152.11**
	Electric Service Total:	**$152.11**

Gas Service

Residential Gas Service (WGC) Rg-1

Meter 0WG2653779	Actual Reading 09/04/2025	2594
	Actual Reading 08/05/2025	-2582
	Total Gas Use	12 CCF

12 CCF x 1.059 BTU = 12.7 Therms

Local Distribution Service		
Customer Charge	30 Days at $0.33000	$9.90
Distribution	12.7 Therms at $0.40900	$5.19
Gas Supply Service		
Base Gas	12.7 Therms at $0.47960	$6.09
PGA	12.7 Therms at -$0.18950 (4/30 Days)	-$0.32
PGA	12.7 Therms at -$0.20350 (26/30 Days)	-$2.24
Taxes		
WI State Tax	5% of $18.62	$0.93
WI County Sales Tax Milwaukee	0.9% of $18.62	$0.17
WI City Sales Tax Milwaukee	2% of $18.62	$0.37
	Subtotal:	**$20.09**

Please return this stub with your payment.

ACCOUNT NUMBER: 0747644839-00001

Amount Due of $350.27 will be withdrawn from your bank account on 09/29/2025

Thank You!

EDGAR FLORES GOMEZ
7701 W FIEBRANTZ AVE
MILWAUKEE WI 53222-2018

We Energies
PO Box 1125
Glenview IL 60025-8125

0300747644839000012 2000035027

PENNYMAC
P.O. Box 514387
Los Angeles, CA 90051-4387

Contact Us:

Web:	PENNYMAC.COM
General Insurance:	866.318.0208
Settlement Claim Checks:	866.314.0498
Customer Service:	800.777.4001

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EDGAR FLORES GOMEZ
7701 W FIEBRANTZ AVE
MILWAUKEE, WI 53222-2018

Mortgage Activity Statement

Statement Date: June 16, 2025

Loan Number:	**8212460977**
Payment Due Date:	**July 1, 2025**
Amount Due:	**$1,682.09**

If payment is received after 7/16/2025, $49.84 late fee will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.

Explanation of Amount Due

Contractual Amount Due

Principal:		$178.23
Interest:		$1,067.89
Escrow (Taxes and Insurance):		$435.97
Regular Monthly Payment:		**$1,682.09**
Fees & Charges (total outstanding)		$0.00
Charges since last statement:	*$0.00*	
Credits since last statement:	*$0.00*	
Overdue Payment:		**$0.00**
Total Amount Due:		**$1,682.09**

Account Information

Property Address:	7701 W FIEBRANTZ AVE MILWAUKEE, WI 53222
Unpaid Principal Balance:	$197,149.00
Escrow Balance:	$2,248.76
Suspense Balance:	$0.00
Interest Rate:	6.500%
Prepayment Penalty:	No

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	$0.00	$0.00
Interest:	$0.00	$0.00
Escrow (Taxes & Insurance):	$2,248.76	$2,248.76
Fees:	$0.00	$0.00
Suspense*:	$0.00	$0.00
Total:	$2,248.76	$2,248.76

Important Messages

***Suspense:** Any amount received less than a full payment will be applied to a suspense account for your mortgage. When enough is received to equal a full payment, a full payment will be applied to your mortgage.

1000 - Billing Statement

You are enrolled in AutoPay. This coupon is provided for informational purposes only.
If your AutoPay is cancelled before your next scheduled draft, please initiate your payment.

PENNYMAC

Payment Date: 7/1/2025

Loan Number: 8212460977

Payment Amount	$.
Additional Principal	$.
Additional Escrow	$.
Other	$.
Total Amount Enclosed	$.

Please write the loan number on the front of your check

Pennymac Loan Services, LLC
PO BOX 4095
CAROL STREAM, IL 60197-4095

EDGAR FLORES GOMEZ
7701 W FIEBRANTZ AVE
MILWAUKEE, WI 53222-2018

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Other Important Information

How to Contact Us	PENNYMAC.COM Available 24/7 on all your devices: PC, Tablet, and Mobile. *El sitio web está disponible en Español.* **Go Paperless today!**	Pennymac Customer Service: 800.777.4001 M - F: 5:00AM - 6:00PM PT Sat: 7:00AM - 11:00AM PT General Insurance: 866.318.0208	Pennymac Loan Services, LLC Attn: Correspondence Unit PO Box 950002 Fort Worth, TX 76155 Notices of error or information requests **must** be mailed to this address.
How to Make a Payment	**Auto-Pay *:** Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. **Pay Online or Pay-by-Phone:** Make a one-time payment using your checking or savings account, or debit card at: PENNYMAC.COM **phone:** 800.777.4001 (Fees may apply for services)	**Western Union:** Code City: *PennyMac* Pay To: *PennyMac Loan Services* Code State: *CA* ID Number: *Enter Loan Number*	**Check **** : Mail to Pennymac: **Standard Address:** P.O. BOX 4095 CAROL STREAM, IL 60197-4095 **Overnight Address:** Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	**Property Tax Bills:** If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; Pennymac will pay them from the escrow account upon request.) **Claim Settlement Checks:** Call 866.314.0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.		**General Insurance Questions: 866.318.0208** **Insurance Information:** Anytime there is a change to your insurance policy please provide your insurance carrier the below: **Mortgagee Clause:** Pennymac Loan Services, LLC Its Successors and/or Assigns P.O Box 6118 Springfield, OH 45501
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request a change in how a prior payment was applied, notify us within 90 days of the transaction. After 90 days, changes are only honored if the payment was applied contrary to your original instructions. See our Periodic & Partial Payment policy for details.

** If you are enrolled in a Pennymac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.*

*** When you pay with a check, you authorize Pennymac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day Pennymac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.*

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

PENNYMAC
P.O. Box 514387
Los Angeles, CA 90051-4387

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EDGAR FLORES GOMEZ
7701 W FIEBRANTZ AVE
MILWAUKEE, WI 53222-2018

Contact Us:

Web:	PENNYMAC.COM
General Insurance:	866.318.0208
Settlement Claim Checks:	866.314.0498
Customer Service:	800.777.4001

Mortgage Activity Statement

Statement Date: July 7, 2025

Loan Number:	**8212460977**
Payment Due Date:	**August 1, 2025**
Amount Due:	**$1,682.09**

If payment is received after 8/16/2025, $49.84 late fee will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.

Explanation of Amount Due

Contractual Amount Due

Principal:		$179.19
Interest:		$1,066.93
Escrow (Taxes and Insurance):		$435.97
Regular Monthly Payment:		**$1,682.09**
Fees & Charges (total outstanding)		$0.00
Charges since last statement	*$0.00*	
Credits since last statement	*$0.00*	
Overdue Payment:		**$0.00**
Total Amount Due:		**$1,682.09**

Account Information

Property Address:	7701 W FIEBRANTZ AVE MILWAUKEE, WI 53222
Unpaid Principal Balance:	$196,970.77
Escrow Balance:	$2,684.73
Suspense Balance:	$0.00
Interest Rate:	6.500%
Prepayment Penalty:	No

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	$178.23	$178.23
Interest:	$1,067.89	$1,067.89
Escrow (Taxes & Insurance):	$435.97	$2,684.73
Fees:	$0.00	$0.00
Suspense*:	$0.00	$0.00
Total:	$1,682.09	$3,930.85

Important Messages

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1000 - Billing Statement

You are enrolled in AutoPay. This coupon is provided for informational purposes only. If your AutoPay is cancelled before your next scheduled draft, please initiate your payment.

PENNYMAC

Payment Date: 8/1/2025

Loan Number: 8212460977

Payment Amount	$.
Additional Principal	$.
Additional Escrow	$.
Other	$.
Total Amount Enclosed	$.

Please write the loan number on the front of your check

Pennymac Loan Services, LLC
PO BOX 4095
CAROL STREAM, IL 60197-4095

EDGAR FLORES GOMEZ
7701 W FIEBRANTZ AVE
MILWAUKEE, WI 53222-2018

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Other Important Information

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How to Make a Payment	**Auto-Pay *:** Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. **Pay Online or Pay-by-Phone:** Make a one-time payment using your checking or savings account, or debit card at: PENNYMAC.COM **phone:** 800.777.4001 (Fees may apply for services)	**Western Union:** Code City: *PennyMac* Pay To: *PennyMac Loan Services* Code State: *CA* ID Number: *Enter Loan Number*	**Check ** :** Mail to Pennymac: **Standard Address:** P.O. BOX 4095 CAROL STREAM, IL 60197-4095 **Overnight Address:** Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	**Property Tax Bills:** If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; Pennymac will pay them from the escrow account upon request.) **Claim Settlement Checks:** Call 866.314.0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.		**General Insurance Questions: 866.318.0208** **Insurance Information:** Anytime there is a change to your insurance policy please provide your insurance carrier the below: **Mortgagee Clause:** Pennymac Loan Services, LLC Its Successors and/or Assigns P.O Box 6118 Springfield, OH 45501
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

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PENNYMAC
P.O. Box 514387
Los Angeles, CA 90051-4387

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EDGAR FLORES GOMEZ
7701 W FIEBRANTZ AVE
MILWAUKEE, WI 53222-2018

Contact Us:

Web:	PENNYMAC.COM
General Insurance:	866.318.0208
Settlement Claim Checks:	866.314.0498
Customer Service:	800.777.4001

Mortgage Activity Statement

Statement Date: August 6, 2025

Loan Number:	**8212460977**
Payment Due Date:	**September 1, 2025**
Amount Due:	**$1,682.09**

If payment is received after 9/16/2025, $49.84 late fee will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.

Account Information

Property Address:	7701 W FIEBRANTZ AVE MILWAUKEE, WI 53222
Unpaid Principal Balance:	$196,791.58
Escrow Balance:	$2,293.70
Suspense Balance:	$0.00
Interest Rate:	6.500%
Prepayment Penalty:	No

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	$179.19	$357.42
Interest:	$1,066.93	$2,134.82
Escrow (Taxes & Insurance):	$435.97	$3,120.70
Fees:	$0.00	$0.00
Suspense*:	$0.00	$0.00
Total:	$1,682.09	$5,612.94

Explanation of Amount Due

<u>Contractual Amount Due</u>		
Principal:		$180.17
Interest:		$1,065.95
Escrow (Taxes and Insurance):		$435.97
Regular Monthly Payment:		**$1,682.09**
Fees & Charges (total outstanding)		$0.00
Charges since last statement	*$0.00*	
Credits since last statement	*$0.00*	
Overdue Payment:		**$0.00**
Total Amount Due:		**$1,682.09**

Important Messages

***Suspense:** Any amount received less than a full payment will be applied to a suspense account for your mortgage. When enough is received to equal a full payment, a full payment will be applied to your mortgage.

1000 - Billing Statement

You are enrolled in AutoPay. This coupon is provided for informational purposes only.
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PENNYMAC

Payment Date: 9/1/2025

Loan Number: 8212460977

Payment Amount	$.
Additional Principal	$.
Additional Escrow	$.
Other	$.
Total Amount Enclosed	$.

Please write the loan number on the front of your check

Pennymac Loan Services, LLC
PO BOX 4095
CAROL STREAM, IL 60197-4095

EDGAR FLORES GOMEZ
7701 W FIEBRANTZ AVE
MILWAUKEE, WI 53222-2018

0100821246097760016820930001682091

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Tax and Insurance Information

Property Tax Bills:
If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; Pennymac will pay them from the escrow account upon request.)
Claim Settlement Checks: Call 866.314.0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.

General Insurance Questions: 866.318.0208
Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below:

Mortgagee Clause:
Pennymac Loan Services, LLC
Its Successors and/or Assigns
P.O. Box 6618
Springfield, OH 45501

Credit Reporting Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Important Consumer Information

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PENNYMAC
P.O. Box 514387
Los Angeles, CA 90051-4387

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EDGAR FLORES GOMEZ
7701 W FIEBRANTZ AVE
MILWAUKEE, WI 53222-2018

Contact Us:

Web:	PENNYMAC.COM
General Insurance:	866.318.0208
Settlement Claim Checks:	866.314.0498
Customer Service:	800.777.4001

Mortgage Activity Statement

Statement Date: September 7, 2025

Loan Number:	**8212460977**
Payment Due Date:	**October 1, 2025**
Amount Due:	**$1,682.09**

If payment is received after 10/16/2025, $67.28 late fee will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.

Explanation of Amount Due

Contractual Amount Due	
Principal:	$181.14
Interest:	$1,064.98
Escrow (Taxes and Insurance):	$435.97
Regular Monthly Payment:	**$1,682.09**
Fees & Charges (total outstanding)	$0.00
Charges since last statement:	*$0.00*
Credits since last statement:	*$0.00*
Overdue Payment:	**$0.00**
Total Amount Due:	**$1,682.09**

Important Messages

***Suspense:** Any amount received less than a full payment will be applied to a suspense account for your mortgage. When enough is received to equal a full payment, a full payment will be applied to your mortgage.

Account Information

Property Address:	7701 W FIEBRANTZ AVE MILWAUKEE, WI 53222
Unpaid Principal Balance:	$196,611.41
Escrow Balance:	$2,729.67
Suspense Balance:	$0.00
Interest Rate:	6.500%
Prepayment Penalty:	No

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	$180.17	$537.59
Interest:	$1,065.95	$3,200.77
Escrow (Taxes & Insurance):	$435.97	$3,556.67
Fees:	$0.00	$0.00
Suspense*:	$0.00	$0.00
Total:	$1,682.09	$7,295.03

1000 - Billing Statement

You are enrolled in AutoPay. This coupon is provided for informational purposes only.
If your AutoPay is cancelled before your next scheduled draft, please initiate your payment.

PENNYMAC

Payment Date: 10/1/2025

Loan Number: 8212460977

Payment Amount	$.
Additional Principal	$.
Additional Escrow	$.
Other	$.
Total Amount Enclosed	$.

Please write the loan number on the front of your check

Pennymac Loan Services, LLC
PO BOX 4095
CAROL STREAM, IL 60197-4095

EDGAR FLORES GOMEZ
7701 W FIEBRANTZ AVE
MILWAUKEE, WI 53222-2018

0100821246097760016820930001682091

Other Important Information

How to Contact Us	PENNYMAC.COM Available 24/7 on all your devices: PC, Tablet, and Mobile. *El sitio web está disponible en Español.* **Go Paperless today!**	Pennymac Customer Service: 800.777.4001 M - F: 5:00AM - 6:00PM PT Sat: 7:00AM - 11:00AM PT General Insurance: 866.318.0208	Pennymac Loan Services, LLC Attn: Correspondence Unit PO Box 950002 Fort Worth, TX 76155 Notices of error or information requests **must** be mailed to this address.
How to Make a Payment	**Auto-Pay** *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. **Pay Online or Pay-by-Phone:** Make a one-time payment using your checking or savings account, or debit card at: PENNYMAC.COM **phone:** 800.777.4001 (Fees may apply for services)	**Western Union:** Code City: *PennyMac* Pay To: *PennyMac Loan Services* Code State: *CA* ID Number: *Enter Loan Number*	**Check** ** : Mail to Pennymac: **Standard Address:** P.O. BOX 4095 CAROL STREAM, IL 60197-4095 **Overnight Address:** Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	**Property Tax Bills:** If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; Pennymac will pay them from the escrow account upon request.) **Claim Settlement Checks:** Call 866.314.0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	**General Insurance Questions: 866.318.0208** **Insurance Information:** Anytime there is a change to your insurance policy please provide your insurance carrier the below: **Mortgagee Clause:** Pennymac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request a change in how a prior payment was applied, notify us within 90 days of the transaction. After 90 days, changes are only honored if the payment was applied contrary to your original instructions. See our Periodic & Partial Payment policy for details.

** If you are enrolled in a Pennymac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.*

*** When you pay with a check, you authorize Pennymac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day Pennymac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.*

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

Receipt of ARBA Fee

Date:	9/24/25
Received Of:	Edgar Flores Gomez
Property at:	7701 W. Fiebrantz Ave.
Received By:	LME
Check # (If Applicable):	Cash
Amount:	$25.00