M&T Bank PO Box 1288
Buffalo, NY 14240-0840

PAYOFF STATEMENT

October 21, 2025

Re: Loan No. 0092616184
FHA Case No/Sec: 442-2977318/703
Rose Makar

1226 Worthington Ave
Clairton PA 15025

Rose Makar

211 Sweetbriar St
Pittsburgh, PA 15211

This payoff statement is good through November 01, 2025
Interest Due To: November 01, 2025 At: 6.00000%
Next Payment Due: October 01, 2025

Principal Balance:	$	30,053.03
Interest Through November 01, 2025		300.54
Late Charges Due:		71.48
Document Preparation		.00
Trustee/Process Fee		.00
Recording Fees		181.75
* * * * TOTAL AMOUNT TO PAY LOAN IN FULL * * * * * $		30,606.80

The current escrow balance is: 431.12

An additional month of interest is due if payoff funds are received after the first business day of the month.

Prior to the good through date, if any of the above figures are adjusted after issuing of this payoff statement, an updated payoff statement will be sent to you. The updated payoff statement will supersede this current payoff statement.

An updated payoff statement must be requested if funds are not received by the good through date of November 01, 2025. In addition, figures will be adjusted if any transactions such as an escrow advance, payment reversal, or fee assessment take place.

PAYMENTS DUE
Issuance of this statement does not suspend the requirement to make the mortgage payment when due. The terms of your existing loan and loan requirements remain in effect. A late charge in the amount of $ 17.87 will be assessed if the current payment or payoff is received after the grace period. This late charge amount will need to be included with the payoff funds.

To avoid payoff processing delays, if you have already mailed your current month's mortgage payment, DO NOT stop payment on the check. Any excess funds will be refunded to you after payoff. If you currently have your payment automatically drafted from your account and a payoff is received within 4 business days of a scheduled draft date, a draft may occur. Any overpayment will be refunded within ten business days. If you wish to cancel the drafting service, sign into online banking at onlinebanking.mtb.com, click Make a Payment and go to the Payment Dashboard or contact us at 1-800-724-2224.

(IMPORTANT INFORMATION ON PAGE 2)

If the payoff funds received by M&T are not sufficient to fully payoff your loan, unless directed otherwise, M&T will apply up to $1,000 from your escrow account to your mortgage payoff. If the amount of the payoff shortage is greater than $1,000.00 or if there are insufficient funds in your escrow account to complete the necessary payoff of your loan, M&T will return all payoff funds received. Interest and costs will continue to accrue until the full payoff is received.

WE SUGGEST PAYING BY WIRE TRANSFER TO ENSURE TIMELY RECEIPT OF FUNDS AND TO AVOID ADDITIONAL INTEREST. (SEE THE ENCLOSED NOTICE FOR DETAILS).

Wire Payoff Instructions:

- M&T Bank (MFRSBUF) Routing Number: 022000046
- Credit Account Number: 3085802684050
- Account Title: M&T Bank Mortgage Payoff, Extension 3282
- To ensure timely application of the payoff wire, the wire's DETAIL of PAYMENT must show the following information in the exact order: -MTG0092616184 Rose Makar 1226 Worthington Ave Clairton PA 15025
- All wire transfers must be received in our office no later than 3pm ET to be processed the same day.

Certified or Attorney Escrow Checks are also accepted for payoff. Funds should be made payable to M&T Bank. Include the mortgage account number on all correspondence, including the payoff check, and mail to:

M&T Bank c/o M & T Bank-Mortgage Payoffs
Box 69129
1800 Washington Blvd. 8th Floor
Baltimore, Maryland 21230

DISCHARGE OF MORTGAGE
Upon payoff, M&T Bank will deliver an executed release of lien to the town or county recorder's office to remove the lien from public record.

ESCROW
According to our records, listed below are your next tax and/or insurance items due to be paid:

$ 820.13 08-26 Clairton Sd/clairton Cty
$ 282.94 03-26 Allegheny County
$ 492.65 06-26 Clairton City -allegh
$ 855.00 01-26 State Farm Ins Co

Unless otherwise instructed, scheduled tax and insurance payments on escrowed loans will continue to be made until the date M&T receives your payoff funds. Disbursement from escrow can occur at any time during the month referenced above or the prior month. Any excess funds remaining in your escrow account after your loan has been paid in full will be mailed within 30 days of the date of payoff.

If this is a 203k Rehabilitation Loan, the balance in the rehabilitation account will be used to reduce your payoff amount. The balance in the rehabilitation account is subject to change pending disbursement of any outstanding draw requests, bill or fees.

M&T Bank may be considered a debt collector. M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose.

October 21, 2025

Rose Makar

211 Sweetbriar St
Pittsburgh, PA 15211

Loan No.: 0092616184
FHA Case No.: 442-2977318

This is in reply to your October 21, 2025 request for payoff figures for your FHA-Insured Mortgage which M&T is servicing.

This notice is to advise you of the procedure which will be followed to accomplish a full prepayment of your mortgage.

M&T Bank will:

(A) _____ Accept the full prepayment amount whenever it is paid and collect interest only to the date of that payment; or

(B) __X__ Only accept the prepayment on the first day of any month during the mortgage term; or accept the prepayment whenever tendered with interest paid to the first day of the month following the date prepayment is received.

(C) _____ Require at least 30 days prior written notice of your intent to prepay the mortgage (for mortgages insured prior to August 2, 1985). We consider that the 30-day written notice has not yet been complied with, notice must be in writing.

(D) _____ Consider that we have received notice of your intended prepayment and the 30-day notice began to run on October 21, 2025.

If you have any questions regarding this notice, contact our Payoff Department at 1-800-724-2224.

Sincerely,

Mortgage Payoff Processing
Retail Loan Servicing