J. & M. Harwell · 1420 Cypress Lane, Wilmington, NC · $672,000 · 30-year fixed @ **2.500%** · Meridian Mortgage · Acct ••••7788

Monthly report · August 2026

● LOAN HEALTHY

A healthy loan — and a $1,176 escrow charge worth questioning.

Your records are clean and your payment posted correctly. But your servicer raised your escrow, and the new tax figure is about **$1,176 a year above your county's assessed bill** — a potential overcharge we flagged before you paid it.

⚑ **Flagged this month** Servicer is collecting **$9,120/yr** in property taxes · your county's assessed bill is **$7,944/yr** · about **$98/month over**



YOUR RATE	BALANCE OWED	EST. EQUITY	FLAGGED THIS MONTH
2.500%	$669,487	~$316k	$1,176/yr
4.2 pts below market	paying down	value + paydown	potential escrow overcharge

Watches the public record

Liens, title, foreclosure filings, and property taxes — checked against your county every month, automatically.

Catches servicer errors

Compares your statement to the county's bill and the market, and flags overcharges between statements — not a year later.

Finds you savings

Spots the easy wins too — PMI you can drop, a premium worth shopping, an escrow worth correcting — with the exact next step.

EVERY MONTH · YOUR DIGEST

Your mortgage this month

August 2026, compared to your baseline and last month

Everything looks healthy. There's one quick update to make and one item to note.

PROPERTY RECORDS · ALL CLEAR

We checked your county records, and everything is clear

- ✓ No new liens on your property
- ✓ No title or ownership changes
- ✓ No foreclosure or default filings
- ✓ Property taxes paid and current

What this means: we watch the public record for you automatically every month, so a quiet month is a confirmed clean bill of health, not just silence.

ONE QUICK UPDATE · PAYMENT ADDRESS

Your servicer updated its payment address

Meridian Mortgage moved its mailing address for payments to PO Box 4500, Columbus, OH 43218.

To do: if you mail your payment or use your bank's bill-pay, update the payee address. If you're on Meridian Mortgage auto-pay, there's nothing to do.

What this means: a two-minute update keeps your payment arriving on time.

GOOD TO NOTE · RECENT SERVICING TRANSFER

Your servicing recently moved to Meridian Mortgage

Transfers are a common moment for small details to get missed, so a quick check now is worth it.

Worth confirming: your auto-pay carried over, any payment you made to your prior servicer within 60 days is still credited, and your escrow balance came across ($5,715.36 shown).

What this means: nothing is wrong. A quick check simply keeps a small hiccup from turning into a bigger one.

PAYMENT · ALL CLEAR

Your payment posted correctly

Your $3,607.77 payment was applied as expected. Your balance is paying down normally ($672,000 to $669,486.96), your rate is steady at 2.500%, and no new fees appeared.

OPPORTUNITY · A FEW MINUTES COULD SAVE YOU MONEY

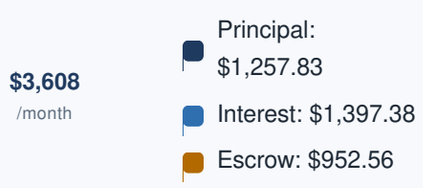
Your homeowners premium jumped 22% — worth shopping

Your premium rose from $300 to $366 a month ($792 more a year). Comparable homes in your area and flood zone insure for less. A quick re-quote at renewal could lower your premium — and your escrow with it.

To do: get one or two comparison quotes. If a lower policy checks out, send it to your servicer and your escrow drops to match. We'll keep tracking your premium and flag any further jump.

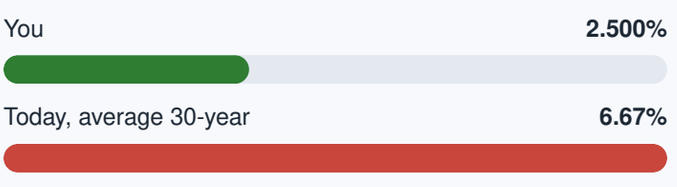
What this means: Monitor doesn't just catch problems — it surfaces the small, easy savings most owners never get around to.

WHERE YOUR PAYMENT GOES



Your escrow covers property taxes $652.56 and homeowners insurance $300.00 FROM ESCROW STATEMENT

YOUR RATE VS. THE LATEST MARKET RATE



Freddie Mac PMMS, Aug 13 2026. You're about 4.2 points below the market, which is a rate worth keeping.

The bottom line this month: clean records, a correct payment, and about $316k in equity — plus one escrow increase worth questioning before you pay it.

THE MOMENT SOMETHING CHANGES · WHAT WE CAUGHT

We caught something before you paid it

Sent the moment your escrow changed — so nothing slips by between statements

Your servicer raised your escrow, but part of the tax increase doesn't match your county's bill. Worth a look before the new amount is due.

PAYMENT CHANGE · ESCROW ANALYSIS

Your payment is set to rise from $3,607.77 to $3,781.21

WHERE YOUR PAYMENT GOES	NOW	NEXT MONTH
Principal & interest	$2,655.21	$2,655.21 no change
Escrow (taxes + insurance)	$952.56	$1,126.00 up $173.44
· Property taxes	$652.56	$760.00 up $107.44
· Homeowners insurance	$300.00	$366.00 up $66.00
Total monthly payment	**$3,607.77**	**$3,781.21**

What changed: your servicer raised the tax portion of your escrow. Your principal and interest did not change.

COUNTY CROSS-CHECK · FLAGGED FOR YOU

The servicer's tax figure is higher than your county's assessed bill

PROPERTY TAXES	SERVICER IS COLLECTING STATEMENT	COUNTY ASSESSED BILL COUNTY
Per year	$9,120	$7,944
Per month	$760.00	$662.00
Difference		**~$98/mo over · $1,176/yr**

What this means: we check your county's assessed bill automatically every month. The servicer's number is higher, so this may be a potential over-collection into escrow — money that sits with the servicer instead of in your pocket. Ask your servicer to reconcile the escrow to the county's actual bill.

What to do: ask your servicer to reconcile your escrow to the county's assessed bill. We'll keep checking it every month until it's resolved.

ONCE A YEAR · STATE OF YOUR MORTGAGE

Your year in review

A once-a-year summary of everything we watched, no new analysis, just your year packaged

WHAT'S YOURS VS. WHAT'S OWED (est.)



Home value today $985,000 ATTOM · LIVE, up about $145k since you bought. We refresh this monthly, so your equity (value less balance) updates on its own.

ALERTS THIS YEAR

Urgent	0
Items we flagged for you	2
All-clear months	10

PROPERTY WATCH, CLEAN ALL YEAR

- ✓ No liens recorded against your property
- ✓ No title or ownership changes
- ✓ No foreclosure or default filings
- ✓ Property taxes paid and current all year

WHERE YOUR LOAN STANDS

Your rate	**2.500% fixed**	Market today (PMMS)	**6.67%**
Payment	**$3,607.77**	Balance owed	**$669,486.96**
Home value (ATTOM · live)	**$985,000**	Your equity (value less balance)	**~$315,513**
Escrow balance	**$5,715.36**	Interest paid (year to date)	**$2,797.38**

EVERYTHING WE FLAGGED THIS YEAR

This year	Servicing transferred to Meridian Mortgage, checklist sent	note
Aug 2026	Servicer payment address updated	update
Aug 2026	Escrow raised — tax figure flagged as a potential overcharge vs the county's bill	flagged
All year	Payments correct, records clean, no new fees	all clear

The bottom line this year: a healthy year — clean records, a rate the market can't touch, equity grown to ~$316k, and one potential escrow overcharge we flagged for you to question.

Where these numbers come from

- **Your statements** — balance, payment, rate, and escrow amounts, from the statements you connect.
- **ATTOM, automatically** — your home's value, your equity, and the county's assessed tax amount, refreshed every month.
- **County records, automatically** — whether your property taxes are actually paid or delinquent, straight from the county.
- **Your renewal, you confirm** — your exact insurance policy isn't public, so we track the premium and flag unusual changes for you to confirm.

Homera Monitor is ongoing change detection, awareness, and next steps. It is not legal advice, an appraisal, or a forensic finding.