



**Welcome to the Citizens One
Online Service Center**

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Secure Login

Your privacy and the protection of your information are extremely important to us. Citizens One Online Service Center allows you to securely access your loan information.



Secure Login

User Name*

Password*

Login

[Forgot User Name?](#) [Forgot Password?](#)

Are You A New User?

Register to access your home loan information 24/7.

[Register](#)

This site is intended for use by the borrower/co-borrower of the mortgage or equity loan. Access to this site by any other party is strictly prohibited.

Welcome to the Citizens One Online Service Center

Easily access your home loan information 24/7. Citizens One Online Service Center lets you:

- Pay your bill
- View your statement
- Sign up for email notifications
- Access transaction history

It's easy, free and secure.



For assistance please [Contact Us](#) with any questions.

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Menu options can be easily accessed

Our interactive site allows you to easily navigate to find the information you need.

Citizens One
Home Loans[®]

Home My Loan Payments Statements & Documents Customer Support Late Payment Options My Profile

Borrower: JOHN CUSTOMER
Co-Borrower: JANE CUSTOMER
Property Address: 123 MAIN ST

Loan Number: *0000
Principal Balance: \$26,417.03
Next Payment: \$640.70 Due Date 07/01/2016

0 Unread Messages
Print This Page
FAQ

Log Out

My Loan

- Loan Details
- Loan Activity
- Escrow
- Amortization Schedule
- Loan Calculator
- Mortgage Insurance

Payments

- Make a Payment
- Auto Draft Payment

Statements & Documents

- Billing Statement - Email Notification
- Request a Payoff
- View Letters
- Request Loan Documents
- View Billing Statement
- View Year End Statement
- View Escrow Statement

Customer Support

- Contact Us
- Secure Messaging

Late Payment Options

- Overview
- Promise to Pay

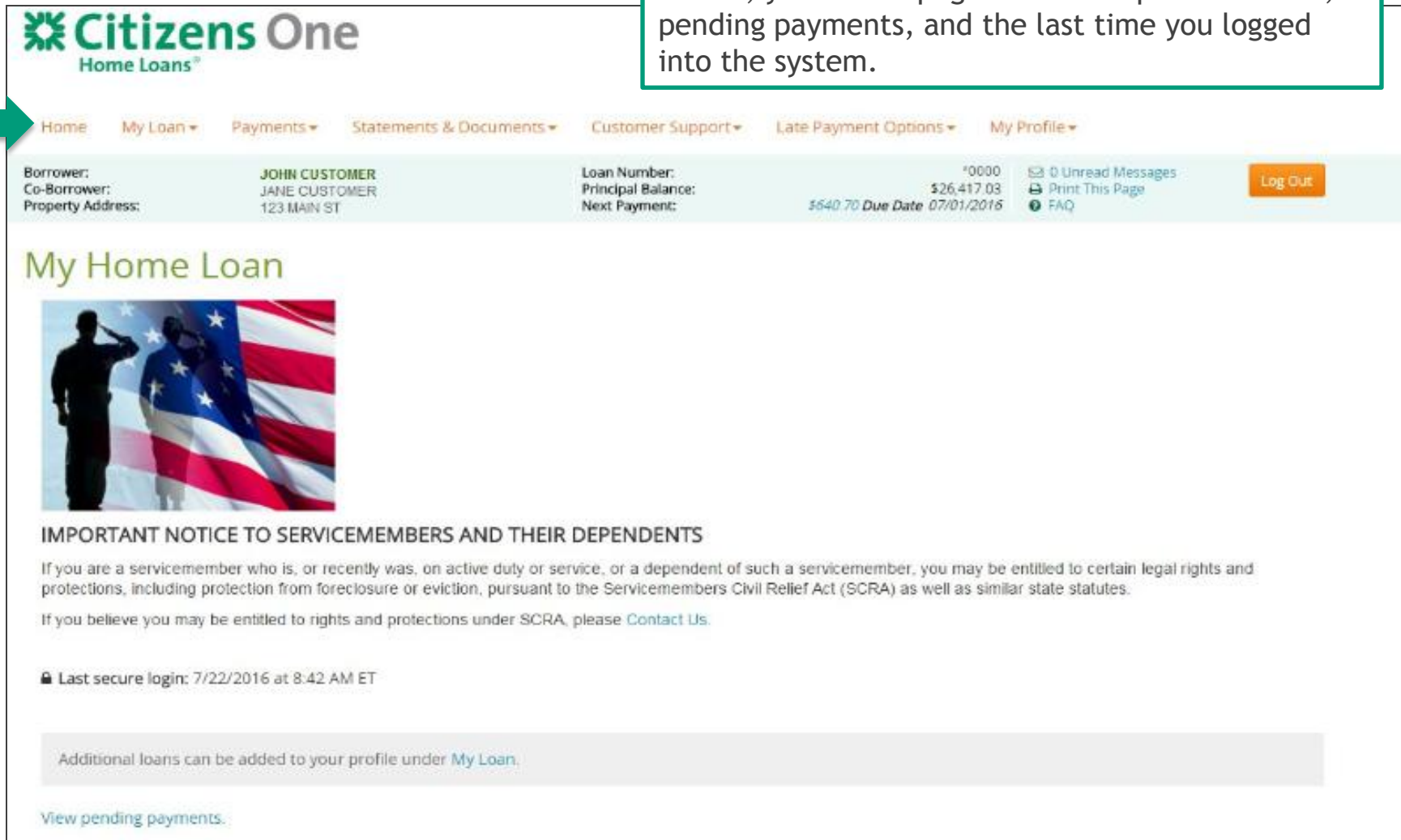
My Profile

- Change Password
- Security Questions
- Add Loans and Notifications
- My Contact Info

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Your home page

When logging into the Citizens One Online Service Center, your home page includes: Special notices, pending payments, and the last time you logged into the system.



The screenshot shows the Citizens One Home Loans user interface. At the top left is the logo. A navigation bar contains links for Home, My Loan, Payments, Statements & Documents, Customer Support, Late Payment Options, and My Profile. Below this is a summary bar with borrower information (JOHN CUSTOMER and JANE CUSTOMER), loan details (Loan Number: *0000, Principal Balance: \$26,417.03, Next Payment: \$540.70 Due Date 07/01/2016), and utility links (Unread Messages, Print This Page, FAQ) and a Log Out button. The main section is titled 'My Home Loan' and features an image of two silhouettes saluting in front of an American flag. Below the image is a section titled 'IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS' with explanatory text and a 'Contact Us' link. A security notice shows the last login time as 7/22/2016 at 8:42 AM ET. A grey box contains the text 'Additional loans can be added to your profile under My Loan.' and a link to 'View pending payments.'

Citizens One
Home Loans™

Home My Loan Payments Statements & Documents Customer Support Late Payment Options My Profile


Borrower: **JOHN CUSTOMER**
Co-Borrower: **JANE CUSTOMER**
Property Address: **123 MAIN ST**

Loan Number: *0000
Principal Balance: \$26,417.03
Next Payment: \$540.70 Due Date 07/01/2016

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Print This Page
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My Home Loan



IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS

If you are a servicemember who is, or recently was, on active duty or service, or a dependent of such a servicemember, you may be entitled to certain legal rights and protections, including protection from foreclosure or eviction, pursuant to the Servicemembers Civil Relief Act (SCRA) as well as similar state statutes.

If you believe you may be entitled to rights and protections under SCRA, please [Contact Us](#).

🔒 Last secure login: 7/22/2016 at 8:42 AM ET

Additional loans can be added to your profile under [My Loan](#).

[View pending payments.](#)

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View loan details

Loan details are summarized in tabs to easily access the information you need.

Citizens One
Home Loans™

Home **My Loan** Payments Statements & Documents Customer Support Late Payment Options My Profile

Property Address: TOMER, TOMER, ST
Loan Number: *0000
Principal Balance: \$26,417.03
Next Payment: \$640.70 Due Date 07/01/2016

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Loan Details

General Loan Information | Payment Information | Tax and Interest

Current Principal Balance	\$26,417.03	Effective Interest Rate	4.50000%
Loan Origination Date		Original Loan Amount	\$100,000.00
First Payment Due Date	07/01/2003	Loan Type	Conventional
Maturity Date	06/2033	Payment Method	Coupons

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View your loan activity

Your transaction history is available by selecting your desired date range.

Citizens One
Home Loans[®]

Home | **My Loan** | Payments | Statements & Documents | Customer Support | Late Payment Options | My Profile

Borrower: **TOMER** | Loan Number: *0000 | 0 Unread Messages
Co-Borrower: **TOMER** | Principal Balance: \$26,417.03 | Print This Page
ST | Next Payment: \$640.70 Due Date: 07/01/2016 | FAQ

Loan Activity

Balances

Current Principal Balance	\$26,417.03	Unpaid Late Charges	\$0.00
Net Escrow Balance	\$12,229.76	Suspense Balance	\$1,306.45
		Recoverable Corporate Advance Balance	\$0.00

Transaction History

The amounts displayed within the transaction history reflect funds that you have paid and do not necessarily represent funds that are due.

Search Criteria

In Date Range*

Search Results

View

Transaction History

The amounts displayed within the transaction history reflect funds that you have paid and do not necessarily represent funds that are due.

Search Criteria

In Date Range*

Search Results

View

The transaction search results are limited to 37 months of history and a maximum of 50 transactions.

	Applied Date	Effective Date	Description	Principal	Interest	Escrow	Amount Paid	Escrow Balance	Principal Balance
+	07/11/2016	07/11/2016	Payment Applied	\$0.00	\$0.00	\$0.00	\$24.00	\$12,229.76	\$26,417.03
+	07/11/2016	07/11/2016	Payment Applied	\$0.00	\$0.00	\$0.00	\$10.10	\$12,229.76	\$26,417.03
+	07/11/2016	07/11/2016	Payment Applied	\$0.00	\$0.00	\$0.00	\$20.00	\$12,229.76	\$26,417.03
+	07/08/2016	07/08/2016	Payment Applied	\$0.00	\$0.00	\$0.00	\$24.00	\$12,229.76	\$26,417.03
+	07/08/2016	07/08/2016	Payment Applied	\$0.00	\$0.00	\$0.00	\$10.10	\$12,229.76	\$26,417.03

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Make a one-time payment

Make a one-time payment. You have the flexibility to include additional principal and escrow funds.

Citizens One
Home Loans®

Home My Loan Payments Statements & Documents Customer Support Late Payment Options My Profile

Property Address: **Make a Payment** Auto Draft Payment

Loan Number: *0000
Principal Balance: \$26,417.03
Next Payment: \$640.70 Due Date 07/01/2016

0 Unread Messages
Print This Page
FAQ

Log Out

Make a Payment

1 Introduction 2 **Payment Details** 3 Bank Account 4 Verification Thank You

Next Payment Due
07/01/2016

Effective Date*
07/23/2016

Payments*
1 Payment - \$640.70

Other Fees
27.05

Additional Principal
0.00

Additional Escrow
0.00

Total Withdrawal
\$667.75

Calculate Total Withdrawal

Cancel Previous Next

Sign up for our Auto Draft Payment program

Citizens One
Home Loans[®]

Home My Loan Payments Statements & Documents Customer Support Late Payment Options My Profile

Borrower: Property Address: **Make a Payment** **Auto Draft Payment** Loan Number: *0000 0 Unread Messages Print This Page FAQ
Principal Balance: \$206,450.42
Next Payment: \$1,825.43 Due Date 06/01/2016 **Log Out**

Auto Draft Payment

- 1 **Payment Details**
- 2 Bank Account
- 3 Verify Request
- Thank You

Payment Effective Date*
09/01/2016

Draft Day*
On payment due date

Scheduled Payment
\$1,825.43

Additional Principal
0.00

Total Amount
\$1,825.43

Calculate Total

Cancel **Next**

Drafting should begin with the payment occurring on the selected Effective Date.

Schedule recurring payments to be automatically deducted from your checking or savings account by selecting from your eligible draft dates. You may also include additional funds to go toward your principal balance.

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View your statements

You can view, print and save your monthly billing statement, escrow account statement and year-end tax statement.



Home My Loan Payments Statements & Documents Customer Support Late Payment Options My Profile

Borrower: JOHN CUST
Co-Borrower: JANE CUST
Property Address: 123 MAIN ST

- Billing Statement - Email Notification
- Request Payoff Statement
- View Year End Information
- View Letters
- View Billing Statement
- View Escrow Statement
- View Year End Statement

Account Number: *0000
Balance: \$26,417.03
Payment: \$640.70 Due Date: 07/01/2016

0 Unread Messages
Print This Page
FAQ

Log Out

View Statements

You are now leaving the Citizens One website.

Continue Cancel



Customer Service 1-800-234-6002
www.citizensone.com

Mortgage Statement

Statement Date: 07/25/2016

JOHN CUSTOMER
123 MAIN ST
Anytown, USA 12345-1111

Property Address: 123 MAIN ST
Anytown, USA 12345-1111

Account Information

Outstanding Principal *	\$112,350
2nd Principal Balance	(\$0.00)
Escrow Balance	\$0.00
Interest Rate	5.87500%
Prepayment Penalty	No

* The Outstanding Principal is not the amount required to pay off your loan in full.

Account Number	1234000000
Payment Due Date	09/01/2016
Amount Due	\$627.84
If payment is received after 09/15/2016, a \$1.39 late fee will be charged.	

Explanation of Amount Due

Principal	\$609.71
Interest	\$18.13
Escrow (Taxes and Insurance)	\$0.00
Optional Insurance	\$0.00
Buydown Amount	\$0.00
Regular Monthly Payment	\$627.84
Total Fees and Charges	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$627.84

Transaction Activity Since Last Statement

Transaction Description	Paid Date	Effective Date	Amount	Principal	Interest	Escrow	Optional Insurance	Fees/Other
Payment Due (09/01/16)	07/25/16	07/25/16	\$627.84	\$609.71	\$18.13	\$0.00	\$0.00	\$0.00

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Sign up for eBills

If you prefer to view your billing statement electronically, sign up to receive email notifications when your billing statement is available to view online.

The screenshot shows the Citizens One Home Loans website interface. At the top left is the logo with the text "Citizens One Home Loans". A navigation bar contains links for Home, My Loan, Payments, Statements & Documents (highlighted), Customer Support, Late Payment Options, and My Profile. A dropdown menu is open under "Statements & Documents", listing options: Billing Statement - Email Notification (indicated by a green arrow), Request Payoff Statement, View Year End Information, View Letters, View Billing Statement, View Escrow Statement, and View Year End Statement. The main content area is titled "Billing Statement" and includes a section "Enroll to Receive Billing Statement" with a form for "Borrower Email" (john.customer@email.com) and "Enroll" and "Cancel" buttons. A right-hand sidebar shows account details like balance (\$26,417.03) and due date (07/01/2016), along with links for Unread Messages, Print This Page, and FAQ, and a "Log Out" button.

Request a payoff statement

For your convenience, you can request a payoff statement online to be mailed directly to you or your designated agent.

Citizens One
Home LoansSM

Home | My Loan | Payments | **Statements & Documents** | Customer Support | Late Payment Options | My Profile

Borrower: JOHN MUST... | *0000 | 0 Unread Messages | Log Out
Balance: \$26,417.03 | Print This Page
Amount: \$640.70 Due Date: 07/01/2016 | FAQ

Payoff Statement

- Billing Statement - Email Notification
- Request Payoff Statement**
- View Year End Information
- View Letters
- View Billing Statement
- View Escrow Statement
- View Year End Statement

New Payoff Statement

As Of Date*
07/22/2016

Payoff Reason*

Statement Mailing Address
Mail To*
 Mail To Me Mail To Someone Else

Mailing Address Edit
123 MAIN ST
Anytown, USA 12345-1111

Primary Phone (800) 554 - 9787
Secondary Phone (888) 222 - 1416

Submit Request Cancel

The latest date your quote can be created for is 08/22/2016

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Secure messaging

Our Customer Experience Team is available to assist you. Use our online center to send and receive secure messages.

Citizens One Home Loans

Home | My Loan | Payments | Statements & Documents | **Customer Support** | Late Payment Options | My Profile

Borrower: JOHN CUSTOMER
*0000 \$26,417.03 2 Unread Messages
\$640.70 Due Date 07/01/2016 Print This Page FAQ Log Out

Secure Messages

Contact Information

Mailing Address [Edit](#)
123 MAIN ST
Anytown, USA 12345-1111
Primary Phone (800) 554 - 9787
Secondary Phone (888) 222 - 1416

Borrower Email [Edit](#)
john.customer@email.com

Secure Message Threads

If your loan has more than one registered user, both users may view the same messages, regardless of who initiated them. Additionally, when a message is deleted, it is deleted from both users' view.

[New Message](#) [Delete Selected](#) [Refresh Messages](#)

	Loan Number	Borrower Name	Category	Subject	Unread	Created
<input type="checkbox"/>	*0000	JOHN CUSTOMER	General Inquiry	Payments	2	07/28/2016 14:32:17

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Promise to Pay

If you are unable to make your payment by your due date, you may choose an eligible Promise to Pay date so we know when to expect your payment.

Citizens One
Home LoansSM

Home My Loan Payments Statements & Documents Customer Support **Late Payment Options** My Profile

Borrower: JOHN CUSTOMER Loan Number: *0000 417.03 01/2016 0 Unread Messages Print This Page FAQ Log Out

Promise to Pay

1 *Promise Options* 2 Options Agreement Thank You

Current Due Date 07/01/2016

If you are due for one payment and can make your payment prior to the next monthly due date, please select the date on which you plan to pay.

Next Pay Date*
07/23/2016

Next

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Manage your profile & email preferences

Manage your accounts with the ability to add or remove loans. Stay informed of your loan activity by signing up for email notifications.

Citizens One
Home Loans[®]

Home | My Loan ▾ | Payments ▾ | Statements & Documents ▾ | Customer Support ▾ | Late Payment Options ▾ | My Profile ▾

Borrower: JOHN CUSTOMER
Co-Borrower: JANE CUSTOMER
Property Address: 123 MAIN ST

Loan Number: 40000
Principal Balance: \$26,411.00
Next Payment: \$640.70 Due Date 07/14/14

Change Password
Security Questions
My Loans and Notifications
My Contact Info

Log Out

My Loans

This page lists all loans currently associated with your user profile. Select a loan from the table below to perform actions on it.

Add Loan | Remove Loan | Set As Primary | Edit Nickname | Select Notifications

	Nickname	Loan Number	Property Address/Collateral	Notifications
<input checked="" type="checkbox"/>		40000 (Primary)	123 MAIN ST Anytown, USA 12345-1111	Select Notifications for loan #*5990 Please select the notifications you would like to receive. Each notification will be sent via email to john.customer@email.com. To update your email address click here . Please note that notification changes take one business day to take effect. Transactions processed on the day you make changes will not result in an email notification. If you have any questions, please Contact Us . <input type="checkbox"/> Payments Received <input type="checkbox"/> Payoffs Processed <input type="checkbox"/> Insurance Premiums Paid <input type="checkbox"/> Taxes Paid

Save | Cancel

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