EXHIBIT EE

Bank of America

PO Box 31785
Tampa, FL 33631-3785

Customer service information

Customer service: 800.669.6607
TDD/TTY users only: 800.300.6407
En Español: 800.295.0025
Property insurance inquiries: 866.265.3321
bankofamerica.com

SANDRA WILL
306 LOS GATOS ALMADEN RD
LOS GATOS CA 95032-4006

Account number	[redacted]6661
Payment due date	07/01/20
Total amount due	$5.00

Your Home Loan Account

Statement date: June 16, 2020

Your loan is paid ahead and no payment is due at this time. Your next scheduled payment is due on October 1, 2020. If you have questions, please call us at the number listed on your statement.

Account information

Property address	306 LOS GATOS ALMADEN RD
Loan type	Conventional Jumbo
Contractual remaining term	27 Years, 11 Months
Interest bearing principal balance*	$960,899.55
Non-interest bearing principal balance*	$17,986.30
Gross unpaid principal balance*	$978,885.85
Escrow balance	$210.69
Interest rate	3.750%
Prepayment penalty	No

Explanation of total amount due

Principal	$0.00
Interest	$0.00
Escrow (taxes and insurance)	$0.00
Regular monthly payment	**$0.00**
Current period fees and charges	$5.00
Total amount due	**$5.00**

*Please see the "Other important information" section of the statement.

Past payments breakdown

	Paid since last statement	Paid year to date*
Principal	$0.00	$4,854.68
Interest	$0.00	$9,038.80
Escrow (taxes and insurance)	$0.00	$1,258.03
Fees, charges, and advances	$0.00	$0.00
Total	**$0.00**	**$15,151.51**

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Transaction activity (05/19/20 to 06/16/20)

Date	Description	Charges	Payments
05/29/20	PRINCIPAL ADJUST.		-$8,993.15
05/29/20	DUE DATE ADJUST.		
05/29/20	PRINCIPAL ADJUST.		$8,993.15
06/05/20	1 MONTH HFI DEFERRAL - Adjustment	-$8,993.15	
06/15/20	Expedited Payoff Service Fee	$5.00	

Additional contact information

Housing counselor information: If you would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800.569.4287.

General Inquiries	To mail a payment	Overnight mail	Property insurance inquiries	Property claim inquiries
PO Box 31785 Tampa, FL 33631-3785	PO Box 650070 Dallas, TX 75265-0070	Retail Payment Services, TX1-160-06-01 Dallas InfoMart, STE 6020 1950 N Stemmons FWY Dallas, TX 75207-3134	Insurance Dept. PO Box 961291 Fort Worth, TX 76161-0291 Phone: 866.265.3321 Fax: 800.293.8158 ihaveinsurance.com/bankofamerica	Bank of America, N.A. Attention: Property Claims Dept. CA6-921-02-36 450 American St Simi Valley, CA 93065-6285 Phone: 800.669.6076
	Payments can also be made by phone, online, or at any Bank of America financial center.	Accepts overnight mail only. In-person payments are not accepted at this address.		

Notice of Error, Requests for Information and Qualified Written Requests (as defined in RESPA) must be sent to: PO Box 942019, Simi Valley, CA 93094-2019. You have certain rights under federal law to resolve errors and request information related to your account. For more information about these rights, you can go to bankofamerica.com or contact us.

Payment processing information

The following payment options are available to you:

- **PayPlan –** With PayPlan, you can have your mortgage payments automatically drafted from your checking or savings account. If paying from a non-Bank of America account, there may be a fee up to $4 per transaction. Call us at 866.767.4131 for more details or to enroll.
- **Online Banking and Mobile Payments –** With these options, you can make your monthly mortgage payment at any time. Visit us online at bankofamerica.com for more details.
- **Mortgage Pay on the Web (MPW) –** This service allows you to make your monthly mortgage payment through Online Banking. With MPW, there is no fee when paying from a Bank of America checking or savings account. If paying from a non-Bank of America account, there is no fee as long as you pay during the first half of your grace period; however, a $6 fee will be charged if you pay during the second half of your grace period.
- **Pay By Phone –** This service allows you to pay your monthly mortgage payments by phone either through our automated service or through a customer service representative.

Crediting of Payments - We credit mailed payments as of the date received, if the payment is: (1) paid with a check payable to Bank of America, N.A., and drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order that includes your loan number on the check or money order; (2) sent with the payment coupon; and (3) received at the payment address on the payment coupon or another acceptable payment address designated on this statement by 5 p.m., Monday through Friday, excluding federal holidays, in the time zone of the payment address. Payments received through means other than mail, such as PayPlan, Online Banking and Pay By Phone, will be credited to your account in accordance with the terms and conditions of those services. Payments that fail to meet applicable requirements may result in crediting delays or may be returned. If your loan is in default, bankruptcy or foreclosure, this may impact our ability to credit your payments. In addition, one or more payment services may be unavailable and you may be required to pay with certified funds or other forms of payment.

Payments Made by Check - We process most payment checks electronically by using information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). We will not return your check to you. If your check does not clear upon initial presentment, we may attempt to withdraw funds from your account electronically one or more times. Postdated checks will be processed on the date received, unless we agree to honor the date written on the check as a condition of a repayment plan.

Application of Payments - In general, payments will be applied as described in your loan documents (including any loan modifications), subject to applicable law and any other requirements, such as investor and insurer/guarantor requirements. Periodic payments received and accepted will first be applied to the longest outstanding periodic payment due. If your loan is not current and you submit additional amounts with a periodic payment, the additional amounts will

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be applied to your outstanding periodic payments until your periodic payments are paid current and then applied to fees or other amounts owed on your account before applying the remaining additional amounts as you instructed. If your loan is not current and the additional amounts you submit with a periodic payment are insufficient to bring your outstanding periodic payments current, then the remaining additional amounts will be posted to your unapplied funds account. If your loan is current and you submit additional amounts with your current periodic payment due, the additional amounts will be applied to fees or other amounts owed on your account before applying the remaining additional amounts as you instructed, or, if no instructions are provided, they will be applied to the principal balance of your loan.

Paying Your Loan Ahead - We allow you to prepay your periodic payments one month in advance. If you want to prepay more than one periodic payment, please contact us. Without written instructions from you, any attempt to prepay more than one periodic payment on your loan will result in your payments being applied to the principal balance of your loan.

Partial payment policy - A partial payment is a payment that is less than your periodic payment amount due. Depending on a number of factors including the requirements of your loan documents, applicable law and the delinquency status of your loan, a partial payment may be (1) returned to you, (2) applied to your loan, or (3) accepted but held in a non-interest-bearing unapplied funds account for a period of time until you send us additional funds sufficient to equal a full periodic payment due. If your periodic payments are paid current and you submit a partial payment, the partial payment will be applied as you instructed, and, if not instructed, it will be applied first to fees or other amounts owed on your account and the remainder will be applied to the principal balance of your loan. If, for any reason, we're unable to apply a partial payment to your loan as you instructed, we may return the payment. If your loan is not current and your loan documents permit us to hold a partial payment in a non-interest-bearing account, we'll do so until you send us additional funds to equal a periodic payment. If your loan is in default and declared due and payable or your loan is in foreclosure, we may be unable to apply a partial payment to your loan and may hold it in a non-interest-bearing unapplied funds account or return it.

Interest calculation - For all full-month payment periods, interest is calculated on a monthly basis. Accordingly, interest for all full months, including February, is calculated as 30/360 of annual interest, regardless of the actual number of days in the month. For partial months, interest is calculated daily on the basis of a 365-day year.

Other important information

Payment Deferral information - If you have been financially impacted by the coronavirus and need assistance with your payments visit our **Client Resource Site** at bankofamerica.com/coronavirus and click the request payment deferral link or ask Erica®, your virtual financial assistant, in our Mobile Banking app for "coronavirus assistance".

Fees associated with special services and loan payoff - The following fees are the maximum fees that may apply if certain special services are requested regarding the mortgage or home equity loan.
- Payoff Statement via Facsimile Fee (FHA only) (faxing a payoff statement) $5.00*
- Expedited Payoff Service Fee/Payoff Demand Fee (expediting a payoff statement/demand) $5.00*

**There is no charge for mailing the payoff statement/demand by regular U.S. mail.*

If the loan is paid off or refinanced, there may be a fee of up to $100 for the preparation of the documents to release the lien (this is sometimes called a reconveyance fee). There may also be a fee to record this release document (in the amount of the actual fee charged by the county recorder, normally not

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Account number: [redacted]6661

Amount due on 07/01/20 **$0.00**

BANK OF AMERICA, N.A.
PO BOX 650070
DALLAS, TX 75265-0070

SANDRA WILL
Property address:
306 LOS GATOS ALMADEN RD
LOS GATOS, CA 95032

Additional principal $.

Additional escrow $.

Total enclosed $.

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more than $125). In addition, if there is a home equity line of credit or home equity loan that is subject to an annual maintenance fee, a termination fee or an early closure fee, this may be charged an annual fee, a termination fee or an early closure fee as described in the Agreement or Note.

If information or a service not listed above is requested during the routine servicing of the home loan, we will inform of any applicable fee prior to processing the request.

Please also be aware that, in the event a monthly payment remitted is returned by the financial institution, a Returned Item fee of up to $40.00 will automatically be applied to the loan account. A late charge may be assessed if the mortgage payment is not received by the deadline and are unable to make the payment within the grace period. The amount of the late charge will not be greater than what is permitted by applicable state legal restrictions or as described in the Agreement or Note.

In addition, there may be fees for certain services related to the servicing of the loan. These fees are either listed on our website or will be quoted upon request. All fees are subject to change without prior notice.

Debt Collection Notice - Bank of America, N.A. is required by law to inform you that this communication is from a debt collector.

Bankruptcy Notice - If you are currently in a bankruptcy proceeding or have previously received a discharge of this debt under bankruptcy law, this notice is being sent to you for informational purposes only and is not an attempt to collect a debt, a demand for payment, a request on an obligation or an attempt to impose personal liability upon you for a discharged debt.

Additional help for homeowners in hardest hit states - You may be eligible for mortgage assistance through a Hardest Hit Fund program. To learn more, please visit bankofamerica.com/HHF.

Credit reporting notice - 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.

Escrow refunds - We process and mail escrow refunds within (14) business days after payoff to your mailing address on our loan servicing system.
- You can update your mailing address on our loan servicing system by calling customer service or through Bank of America's Online Banking service available on our website at bankofamerica.com.
- Please review the escrow section to review escrow items currently due and unpaid.
- If a bill is received for payment of an escrow item during the pending payoff process, we are responsible for payment of such bill. The bills are typically paid between the due date and delinquency date. If loan payoff occurs prior to disbursement of payment of a bill, your escrow funds will be refunded to you.

Interest bearing principal balance - This shows you an amount of principal, less post-modification prepayments, if any, that was segregated from your total unpaid principal balance at the time of your modification. We did this so that this amount will accrue interest each month. You will see this amount decrease whenever you make scheduled payments of principal or principal prepayments.

Non-interest bearing principal balance - This shows you an amount of principal that was segregated from your total unpaid principal balance at the time of your modification. We did this so that this amount will not accrue interest. We may have referred to this as your forbearance amount. You still need to repay this amount, such as when you pay-off your loan at the end of its term. This amount may also include potential principal forgiveness. Please refer to your modification agreement to determine whether you may be eligible for principal forgiveness of your non-interest bearing principal. Your loan modification agreement details the other circumstances that will require you to repay this amount. Because this amount does not accrue interest your monthly payment is smaller and should be easier to manage.

Gross unpaid principal balance - This shows you the total of both the Non-interest bearing principal balance and the Interest bearing principal balance. This may not be the same as the amount required to pay-off your loan. This is because other things like additional interest and pay-off related fees and costs

You can make your payment:

- By automatic draft payment using PayPlan
- Online at bankofamerica.com
- By phone - call 800.669.6607
- At any Bank of America financial center
- By mail using the enclosed envelope

For checks or money orders
- Make your check payable to Bank of America, N.A.
- Please write your loan number on the check or money order.
- Include this payment coupon with your check (do not staple your check to the coupon).
- Please do not send cash or include correspondence.
- Use blue or black ink.

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that you agreed pay may also be due at the time of pay-off. You will see the Gross unpaid principal balance amount decrease whenever you make scheduled payments of principal or principal prepayments.

Paid year-to-date - Balances in the "Past payments breakdown" section shouldn't be used for year-end tax reporting. Please use the information on IRS Form 1098, which will be provided during tax season, for reporting purposes. Balances for loans that have been service-transferred or have undergone modification may reflect activity that has occurred since the date of transfer or modification only.

Payoff - You can request a payoff quote by calling 800.669.5833. If a third party will be requesting a payoff quote on your behalf, you must authorize the third party to make the request. A fax fee may apply if you or a third party want the payoff quote faxed. If so, the amount of the fee will be disclosed at the time the expedited delivery is requested. If we receive payoff funds greater than the amount required to pay off your loan, we'll process and mail a refund of the overage to your mailing address on our loan servicing system within 20 business days of the payoff. You can update your mailing address on our loan servicing system by calling customer service or through Bank of America's Online Banking service available on our website at bankofamerica.com.

Statement information - The information contained in this statement is accurate as of the date of this statement but may not contain all information related to your loan. For the most up to date and complete information regarding your loan, please contact customer service.

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We are upgrading our home loan system in August to service you better. Here is your new loan number to use for your future loan payments.

This update will cause downtime with our services from July 31 through August 6. We are sorry for any inconvenience this may cause you. We would like to provide you information on what to expect.

If you are currently on or have recently requested coronavirus related payment assistance, some of the details may not apply to you while on the payment assistance program.

Here is what we would like you to know:

Before Jul 31	The upgrade to our home loan system will change your loan number to a 10-digit number. Your new home loan number is: 0278796661, which replaces your current loan number 278796661. Please provide any third parties (i.e., bill pay services) with your new loan number by August 7.
Between Jul 31 - Aug 6	**Statement delay.** Statements will not be generated. You will receive your updated statement after August 6. **Limited online services available.** Online account information will be limited to "view only" and you will not be able to make changes to your account. **Limited support from customer service and financial centers.** If you contact customer service, we will have limited servicing through August 6. Financial center servicing will be limited through August 12. **Payment delay.** Any payments received during this time will show pending. Once this period ends, your payment will post from the date we originally received it. This delay will not result in a late charge or fee. **Automatic payments postponed.** Enrollment to PayPlan will be unavailable from August 1 through August 5. Changes to automatic payments will also not be available. All payments made during this time will show on August 6. No action will be needed if you already have automatic payments set up with us. This delay will not result in a late charge or fee.

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After Aug 6	**Semi-monthly payment options.** Both semi-monthly dates will continue to appear on your statements - however one date will be designated as your actual payment due date. **Loan number on 2020 tax forms.** When the time period arrives for you to file your taxes for the 2020 year, you will start seeing your new home loan number on the 2020 tax forms. **$600 or more paid interest.** In accordance with IRS guidelines, starting with the 2020 tax year, we will only report when you have paid $600 or more of interest (including applicable points) on your mortgage during the tax year.

We are here to help
If you have any questions, please contact us at 800.669.6607.

Thank you for being our home loan client.

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