



**BAYVIEW**  
LOAN SERVICING

Bayview Loan Servicing, LLC  
P.O. Box 650091  
Dallas, TX 75265-0091  
www.bayviewloanservicing.com

**Mortgage Statement**

Statement Date: 12/17/17

1.877.251.0990

|  |             |
|--|-------------|
| Account Number   | [REDACTED]  |
| Payment Due Date   | 01/01/18    |
| Total Amount Due   | \$29,738.92 |
| <i>If payment is received after 1/16/18, a \$61.54 late fee will be charged.</i> |             |

**Account Information**

|                                 |              |
|---------------------------------|--------------|
| Outstanding Principal Balance ‡ | \$156,923.00 |
| Deferred Amount                 | \$0.00       |
| Interest Rate                   | 6.29%        |
| Escrow Balance                  | -\$4,579.38  |
| Late Charge Balance             | \$614.11     |
| NSF Balance                     | \$0.00       |
| Other Fees Balance              | \$0.00       |
| Rec Corp Advance Balance        | \$2,223.70   |
| Prepayment Penalty              | N            |
| Unapplied Funds                 | \$252.70     |
| Property Address                | [REDACTED]   |

**Explanation of Amount Due**

|                              |             |
|------------------------------|-------------|
| Principal                    | \$443.85    |
| Interest                     | \$766.92    |
| Escrow (Taxes and Insurance) | \$373.12    |
| Regular Monthly Payment      | \$1,603.89  |
| Fees & Charges Assessed*     | \$72.54     |
| Past Due Amount**            | \$28,062.49 |
| Total Amount Due***          | \$29,738.92 |

‡Payments will be applied in order that they become due (oldest first) unless bankruptcy or other court ordered payment plan is in place.

\*Fees and Charges are comprised of Recoverable Corporate Advances, Late Fee and NSF Fees assessed since the last billing cycle.

\*\*Past Due Amount is the sum of the due balances for Principal and Interest, Escrow and Fees & Charges.

\*\*\*Total amount due may not include recoverable fees not yet charged to the account, and may not include unapplied funds/totals not yet applied to the account.

**Transaction Activity (11/17/17 to 12/17/17)**

| Date  | Description                      | DEBITS | CREDITS |
|-------|----------------------------------|--------|---------|
| 11/30 | Property Inspection              | 11.00  |         |
| 12/13 | Lien/Tax Authority Disbursements | 681.39 |         |

Additional Transaction may be found on Page 3

**Past Payments Breakdown**

|                                | Paid Last Bill | Paid Year to Date |
|--------------------------------|----------------|-------------------|
| Principal                      | \$0.00         | -\$3,458.68       |
| Interest                       | \$0.00         | \$0.00            |
| Escrow (for Taxes & Insurance) | \$0.00         | -\$507.60         |
| Fees & Charges                 | \$0.00         | \$0.00            |
| Partial Payment (Unapplied) †† | \$0.00         | \$252.70          |
| Total                          | \$0.00         | -\$3,714.68       |

**"Delinquency Notice"**

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 12/17/17 you are 472 days delinquent on your mortgage.

**Recent Account History:**

- Payment due: 07/01/17: Unpaid balance of \$1,578.76
- Payment due: 08/01/17: Unpaid balance of \$1,578.76
- Payment due: 09/01/17: Unpaid balance of \$1,578.76
- Payment due: 10/01/17: Unpaid balance of \$1,578.76
- Payment due: 11/01/17: Unpaid balance of \$1,603.89
- Payment due: 12/01/17: Unpaid balance of \$1,603.89
- Current payment due 01/01/18: \$1,603.89
- Total: \$29,738.92 due. You must pay this amount to bring your loan current.

**Important Messages**

Your loan payment due remains unpaid. A late charge of \$61.54 has been assessed to your account. This may be avoided in the future by making your payments on or before the date shown above in Amount Due. Your remittance of the total amount now due is requested to reinstate your account. If you are unable to pay the total amount past due, please contact our Customer Relations Department at 1.877.251.0990, we may be able to help.

†† Partial Payments: Any partial payment that you make is not applied to your mortgage payment, but instead is held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Housing Counselor Information: If you would like counseling or assistance, for a list of homeownership counselors or counseling organizations in your area, you can contact the following: U.S. Department of Housing and Urban Development (HUD), go to <http://www.hud.gov/offices/hsp/sfh/hcc/hcs.cfm> or call 800-569-4287.

BAYVIEW LOAN SERVICING, LLC  
PO BOX 650091  
DALLAS, TX 75265-0091.

Please include the loan number on your check, if we cannot clearly associate the check with a single loan, it may delay or prohibit us from crediting your account.

Borrower [REDACTED]  
Loan Number [REDACTED]  
Monthly Payment Due \$1,603.89

Due By: 01/01/18 Total Amount Due: \$29,738.92  
*If payment is received after 1/16/18, a \$61.54 late fee will be charged.*

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Please indicate additional funds. Excess funds received by BLS without explicit instructions, will be posted based on BLS internal payment hierarchy, which is driven by your loan documents and/or applicable law.

|   |    |  |
|---|----|--|
| Additional Principal                        | \$ |  |
| Additional Escrow                           | \$ |  |
| Other                                       | \$ |  |
| Total Amount Sent (Please do not send cash) | \$ |  |

Make check payable to Bayview Loan Servicing.

Check here if your address/telephone number has changed and fill out form on reverse side.

Please do not write below this line. Servicing Code: MSP



Bayview Loan Servicing, LLC  
 4425 Ponce de Leon Blvd, 5th Floor  
 Coral Gables, FL 33146

June 14, 2018

[REDACTED] and [REDACTED]  
 [REDACTED]  
 [REDACTED]



Loan Number: [REDACTED]

Property Address: [REDACTED]  
 [REDACTED]

Dear Customer:

**Balloon Amortization Trial Document - see balloon addendum**

Bayview Loan Servicing, LLC ("Servicer") agrees to enter this Stipulation Agreement on the referenced loan under the terms and conditions set forth below. As of today, your next contractual payment due date is 09/01/2016.

You have agreed to pay Bayview Loan Servicing, LLC, in accordance with the following payment schedule:

| <u>Payment Number</u> | <u>Payment Amount</u> | <u>Due Date</u> |
|-----------------------|-----------------------|-----------------|
| 1                     | \$925.27              | 07/01/2018      |
| 2                     | \$925.27              | 08/01/2018      |
| 3                     | \$925.27              | 09/01/2018      |

Servicer agrees to suspend foreclosure confirmation proceedings as long as you comply with the terms of this Stipulation Agreement. **There is no grace period for these payments.** Should at any time you fail to comply with the payment schedule set forth above, Servicer, will resume foreclosure proceedings from the point of suspension with no additional notice, unless required by applicable law. This Stipulation Agreement shall not serve to waive, modify or alter in any way Servicer's, rights in law and equity to enforce the terms and conditions of the loan documents, or any other agreement relating to the referenced loan, except as provided herein.

To indicate your agreement to the terms of this Stipulation Agreement, the Borrower(s) must perform the following prior to the expiration date of this offer:

- All of the above-named Borrowers must sign this agreement on the appropriate line under "Acknowledged and Accepted".
- This paragraph is not applicable.