



CAPITAL MORTGAGE
— SERVICES OF TEXAS —

4212 50TH STREET
LUBBOCK, TX 79413-6338

LOAN STATEMENT

Statement Date: 11/29/2017

DEBENTURE COURT...
[REDACTED]
[REDACTED]
[REDACTED]

LOAN INFORMATION	
Account Number:	[REDACTED]
Payment Due Date:	12/01/2017
Amount Due	\$9,639.47
<i>If payment is received after 12/18/2017 a late fee will be charged in the amount of \$43.08.</i>	

Contact Information:
800-613-4408
questions@capitalmort.com

Account Information	
Outstanding Principal	\$196,652.89
Principal Forbearance	\$0.00
Escrow Balance	\$2781.97
Interest Rate	4.875%
Prepayment Penalty	No
Maturity Date	05/01/2045

MAKE YOUR PAYMENTS ONLINE AT WWW.CAPITALMORT.COM
FOR TELEPHONE PAYMENTS CALL 888-718-8684 OPTION 2
PHONE AND ONLINE BANKING PAYMENTS TAKE 48 HOURS TO
PROCESS.

LOAN ACTIVITY

Past Payments Breakdown	Paid Last Stmt Cycle	Paid Year to Date
Principal	\$276.91	\$1,644.77
Interest	\$800.03	\$4,816.87
Escrow (for Taxes & Insurance)	\$824.92	\$4,949.52
Buydown/Subsidized Funds	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Optional Items	\$0.00	\$0.00
Partial, Unapplied, Forbearance	\$0.00	\$29.07
Total	\$1,901.86	\$11,440.23

Explanation of Amount Due	
Principal	\$278.04
Interest	\$798.90
Escrow (for Taxes & Insurance)	\$824.92
Regular Monthly Payment	\$1,901.86
Unapplied Funds	\$-921.86
Forbearance Funds	\$950.93
Buydown/Subsidized Funds	\$0.00
Total Fees and Charges	\$159.24
Overdue payment (see reverse for details)	\$7,607.44
Total Amount Due	\$9,639.47

Transaction Activity				
11/01/2017 through 11/29/2017				
Date	PD To	Description	Charges	Payments
11/29/2017	07/01/2017	PHONE PAYMENT - THANK YOU		\$1,901.86
11/28/2017		FHA MORTGAGE INSURANCE		\$-128.20
11/21/2017		LATE CHARGE ASSESSMENT	\$43.08	

Detach and return the bottom portion with payment. Retain the top portion for your records.

Check here for changes of address or phone.
Write changes below.

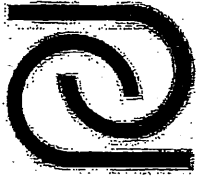
[REDACTED]

LOAN NUMBER: [REDACTED]

AMOUNT DUE	
Due By 12/01/2017:	\$9,639.47

Additional Principal	\$
Additional Escrow	\$
Late Charge	\$
Fees	\$
Total Amount Enclosed	\$

CAPITAL MORTGAGE SERVICES OF TEXAS
PO Box 6338
Lubbock, TX 79493



CAPITAL MORTGAGE

— SERVICES OF TEXAS —

June 8, 2018

Benjamin J. Courney,
Eagles Crest Lane
[Redacted]

Loan: [Redacted]

[Redacted]

Congratulations, you have successfully completed your modification trial payments! Since you have complied with the terms of the required Trial Period Plan, we will now modify your mortgage and waive all prior late charges.

The enclosed Final Modification Agreement reflects the proposed terms of your modified mortgage.

UPB (BEFORE MOD):	\$196,095.68
PARTIAL CLAIM AMOUNT:	\$40,000.00
UPB (AFTER MOD):	\$171,634.10
NEW P&I:	\$885.01
ESCROW PAYMENT:	\$804.38
NEW TOTAL MORTGAGE PAYMENT:	\$1,689.39
1ST PMNT DUE:	7/1/2018
MATURITY:	6/1/2048
RATE:	4.65%

To Accept this Offer:

Please sign and notarize **both** copies of the Final Modification Agreement and Partial Claim Mortgage. As well as signing both copies of the Promissory Note and then send back to us by **06/22/18**. If you do not send both signed copies of the Final Modification Agreement, Partial Claim Mortgage, and Promissory Note by the above date, you must contact us at 1-800-613-4408 ext. 230 or in writing at: