

Customer Service (800) 246-8888
Mortgage Servicing (800) 441-0000
Folio (800) 441-0000
Refunding (800) 441-0000

For other important information, see reverse side.

Account Number [REDACTED]
Property Address [REDACTED]
Last Due Date 09/12/2016
Payment Due Date 09/12/2016
Amount Due \$2,745.00
Estimated Amount due, 09/12/2016, 09/12/2016, 09/12/2016

Explanation of Amount Due	
Principal	\$434.00
Interest	\$1,467.42
Escrow (Taxes and Insurance)	\$1,165.42
Regular Monthly Payment	\$3,066.84
Unpaid Life Charges	\$0.00
Other Charges and Fees	\$0.00
Change / Fees Due Period	\$0.00
Paid Out Payments	\$1,321.84
Unapplied Payments	\$0.00
Total Amount Due	\$2,745.00

Account Information	
Current Billing Principal	\$195,378.00
Outstanding Principal	\$0.00
Interest Rate After February 2017	3.000%
Prepayment Penalty	Yes

Transaction Activity (09/12/2016 to 09/12/2016)

	Paid Last	Paid Year
	Month	To Date
Principal	\$0.00	\$4,308.17
Interest	\$0.00	\$3,426.72
Escrow (Taxes and Insurance)	\$0.00	\$1,136.61
Fees and Other Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	
Total	\$0.00	\$11,869.51
Total Unapplied Balance	\$0.00	

Important Messages

* This amount is not a payroll quote. If you want a payroll quote, please see instructions on reverse side.
Any transactions that occurred after the statement date noted above will be reflected in your next statement.
This is an attempt to collect a debt. All information obtained will be used for that purpose.
Under the Servicemembers Civil Relief Act if you or a family member has been deployed to active duty, you may be eligible for certain protections regarding your mortgage loan. Please contact us at (800) 258-8802 to discuss these protections.
* **Last Due Date:** If the date is different from your Payment Due Date, it means that you are past due and owe payments for several months.

Please detach bottom portion and return with your payment. Allow 7 - 10 days for postal delivery. Please do not send cash.

MONTHLY PAYMENT COUPON

Make checks payable to: Select Portfolio Servicing

Amount Due

Account Number [REDACTED]
Account Number [REDACTED]
Due By 09/12/2016: **\$2,745.00**
Late fee will be charged after 09/12/2016

Monthly Payment	\$
Additional Principal	\$
Additional Escrow	\$
Late Fees	\$
Other (Please Specify)	\$
Total Amount Enclosed	\$

SELECT PORTFOLIO SERVICING, INC.
PO BOX 65400
SALT LAKE CITY UT 84165-0400



Change of address or telephone? If so, check here and attach old label.

Input Data Fields	Explanation	Value used in NPV calculation to determine the eligibility of your mortgage
IV. Proposed Modification Information		
32. NPV Date	This field identifies the date that the Net Present Value evaluation was conducted on your mortgage.	05/17/2018
33. Unpaid Principal Balance of the Proposed Modification (Net of Forbearance & Principal Reduction)	This field identifies the beginning principal balance on which you would have been required to pay interest if you had received a modification. It is likely to be different than your current principal balance because it includes amounts you owe for missed mortgage payments and unpaid expenses that are allowed to be added (capitalized) to your principal balance. Additionally, it may be reduced by proposed principal forbearance (Field 37) or proposed principal forgiveness (Field 38).	\$196,827.42
34. Interest Rate of the Proposed Modification	This field identifies the starting interest rate of the proposed modified mortgage. This rate is fixed for at least the first 5 years after modification.	4.62500%
35. Amortization Term of the Proposed Modification	This field identifies the number of months left to pay the proposed modified mortgage.	480
36. Principal and Interest Payment of the Proposed Modification	This field identifies the amount of the monthly principal and interest payment on the proposed modified mortgage.	\$900.74
37. Principal Forbearance Amount of the Proposed Modification	This field identifies the amount of forbearance; the amount of principal your investor was willing to forbear on the proposed modified mortgage. You would have still owed this amount, but you would not be charged interest on it and no payments would have been due on this amount until you paid off your mortgage.	\$8,203.23
38. Principal Forgiveness Amount of the Proposed Modification	This field identifies the amount of principal your investor was willing to forgive under the proposed modified mortgage.	
39. Modification Fees	This field identifies the total amount of costs and fees that would have been paid by the investor (owner) of your mortgage, if you had been approved for a modification. It includes expenses such as notary fees, property valuation, credit report and other required fees.	\$0.00
40. Mortgage Insurance Partial Claim Amount of the Proposed Modification	<p>This field identifies any mortgage insurance payout amount as part of the proposed modified mortgage, which is, at the discretion of your mortgage insurance company.</p> <p>This should be zero if you were not approved for a trial period plan or permanent modification for reason of negative NPV.</p>	\$0.00

