



NMLS ID 135776

[Redacted]

06/29/2018

Hours of Operation
Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET
Collections Dept: Monday - Friday, 8:30 AM to 10:00 PM ET

[Redacted]

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: [Redacted]
Property Address: [Redacted]



Dear Borrower(s):

You have been approved for the following foreclosure prevention alternative:

Home Affordable Modification

Please review this offer in its entirety as it is important that you understand all of what is required of you in order to take advantage of the offer. With this modification, you will be required to make new affordable payments during a trial period. Please read this letter so that you understand all of the steps you need to take to modify your mortgage payments.

What you need to do...

You must advise us if you accept our offer of this foreclosure alternative within 14 days from the date of this notice. If you fail to do so, it will result in this offer of a foreclosure alternative being withdrawn. Please be aware that even if the effective date or initial payment date set forth at the bottom of this page is beyond the 14th day, we still must hear from you regarding your acceptance of the terms of this agreement.

To accept this offer, you must make your first monthly "trial period payment" under your Trial Period Plan (described below). To qualify for a permanent modification, you must make the following trial period payments in a timely manner, as specified in the Trial Period Plan below, instead of your normal monthly mortgage payments:

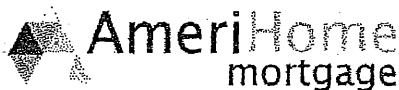
Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$2,185.28	08/01/2018
2	\$2,185.28	09/01/2018
3	\$2,185.28	10/01/2018

855-501-3035

www.amerihomeloanadministration.com

[Redacted]

Loan Statement



PO Box 77404
Ewing, NJ 08628
STATEMENT ENCLOSED

Statement Date:	12/18/17
Account Number:	[REDACTED]
Payment Due Date:	01/01/18
Amount Due	\$19,785.18
<i>If payment is received after 01/17/18, \$62.60 late fee will be charged.</i>	

[REDACTED]



Contact Us	
Customer Service/Pay By Phone: 855-501-3035	
Website: www.amerhome.loanadministration.com	
E-mail: customerservice@loanadministration.com	
*Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628	

Account Information	
Property Address	[REDACTED]
Outstanding Principal	\$302,410.79
Escrow Balance	-\$4,733.29
Maturity Date	December 2046
Interest Rate	4.6250%
Prepayment Penalty	NONE

Explanation of Amount Due	
If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.	
Principal	\$410.32
Interest	\$1,154.64
Escrow (for Taxes and Insurance)	\$985.01
Other	\$0.00
Current Payment Due 01/01/18	\$2,549.97
Total Fees Charged Since Last Statement	\$0.00
Overdue Amount	\$17,235.21
Total Amount Due	\$19,785.18

Transaction Activity (11/18/2017 to 12/18/2017)			
Date	Description	Charges	Payments
12/04/17	MIP/PMI DISB		\$210.38

Past Payments Breakdown		
	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$1,974.21
Interest	\$0.00	\$5,850.59
Escrow (Taxes and Insurance)	\$0.00	\$4,317.10
Other	\$0.00	\$0.00
Fees	\$0.00	\$224.05
*Unapplied Funds	\$0.00	\$0.00
Total	\$0.00	\$12,365.95

****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 12/18/2017 you are 200 days delinquent on your mortgage loan.

You accepted a Disaster Forbearance. Please refer to your documentation. This Loan Statement is for INFORMATIONAL PURPOSES ONLY and may not reflect your current agreed upon terms.

If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.

Recent Account History

*Payment due 07/01/17: Unpaid balance of \$2,428.38	*Payment due 10/01/17: Unpaid balance of \$2,428.38
*Payment due 08/01/17: Unpaid balance of \$2,428.38	*Payment due 11/01/17: Unpaid balance of \$2,428.38
*Payment due 09/01/17: Unpaid balance of \$2,428.38	*Payment due 12/01/17: Unpaid balance of \$2,428.38
*Current Payment due 01/01/18: \$2,549.97	

*Total: \$19,785.18 due. You must pay this amount to bring your loan current.

