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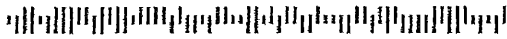
05/01/18 14:19 #806 P.005/017

Contact Us: Customer Service: 866.545.9070 / Insurance: 866.318.0208 / Web: www.PennyMacUSA.com



Monthly Mortgage Statement

0030899 01 AB 0.405 **AUTO T5 2 1404 11433-313524 -C01-P30929-11



Statement Date: 04/11/2018
Loan Number: [REDACTED]

Amount Due
05/01/18: \$8,447.50

If payment is received after 05/16/18, a late fee of \$60.03 will be charged.

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is seriously delinquent. Failure to pay your loan current may result in expenses and foreclosure – the loss of your home. Please contact us so we can discuss options that could get you back on track and keep you in your home. Call 1-866-545-9070 to speak with one of our Loan Specialists.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown
Property Address: [REDACTED]	Principal Balance: \$295,017.15 Escrow Balance: (\$449.27) Past Due Balance: \$5,975.49	Your loan became delinquent on 02/01/18 and is now 70 days delinquent.	Principal: \$460.78 Interest: \$1,039.99 Escrow: \$491.06 Next Payment Due: \$1,991.83 Past Due Payments: \$5,975.49 Outstanding Late Charges: \$360.18 Other Fees: \$120.00 Total Amount Due: \$8,447.50
Loan Type: FHA RESIDENTIAL	Outstanding Late Charges: \$360.18 Credit Balance* (since last statement): \$240.85	Recent Account History	The total payment amount needed to bring the account current is \$8,447.50.
Prepayment Penalty: No		Due Date Amt Due Prmt Date Amt Paid	
Interest Rate Information:	Current Interest Rate: 4.250%	12/01/17 \$1,991.83 02/16/18 \$1,991.83 01/01/18 \$1,991.83 03/29/18 \$1,991.83 02/01/18 \$1,991.83 N/A N/A 03/01/18 \$1,991.83 N/A N/A 04/01/18 \$1,991.83 N/A N/A 05/01/18 \$1,991.83 N/A N/A	

Transactions Since Your Last Statement			
Date	Description	Charges	Payments
03/29/18	Payment	\$0.00	\$1,100.00
03/30/18	Property Inspection Fees	\$15.00	\$0.00
03/30/18	Property Inspection Fees	\$15.00	\$0.00
04/03/18	Mortgage Insurance Disbursement	\$0.00	(\$203.29)

Past Payments Breakdown		
Payment Elements	Paid Last Month	Paid Year to Date
Principal	\$454.31	\$907.02
Interest	\$1,046.46	\$2,094.52
Escrow (Taxes & Insurance)	\$491.06	\$982.12
Fees	\$0.00	\$0.00
Credit Balance	(\$891.83)	\$240.85
Total	\$1,100.00	\$4,224.51

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

* This is the amount credited to your account that typically is not enough to apply as a regular payment. Once additional funds are received that add up to a regular payment, these funds generally will be applied accordingly.



Loan Number: [REDACTED]

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929

Current Month's Payment Due:	\$1,991.83
Past Due Payments:	\$5,975.49
Late Charge if After 05/16/18:	\$60.03
Current Month's Payment if After 05/16/18:	\$2,051.86
Outstanding Late Charges:	\$360.18
Other Fees:	\$120.00
Amount Due 05/01/18:	\$8,447.50

Current Payment Due:	\$
Additional Principal:	\$
Additional Escrow:	\$
Other:	\$
Total Amount Enclosed:	\$

Clearly indicate in the boxes above how additional funds need to be applied



WHAT THIS MEANS

During your modification review you were reviewed for several options. While you were approved for the Modification program identified in this letter, you are not eligible for the modification program(s) listed below.

You did not qualify for the loan programs below. Please see Exhibit B for more details.

<p>Federal Housing Administration (FHA) Home Affordable Modification Program (HAMP)</p>	<p>After carefully reviewing the information you provided, we are unable to adjust the terms of your mortgage through the guidelines established by FHA HAMP. Reasons for the program denial include:</p> <ul style="list-style-type: none"> • Insufficient Net Cash Flow • Debt-to-Income (DTI) Outside of Acceptable Range
<p>Federal Housing Administration (FHA) Home Affordable Modification Program (HAMP) Partial Claim Only</p>	<p>After carefully reviewing the information you provided, we are unable to adjust the terms of your mortgage through the guidelines established by FHA HAMP. Reasons for the program denial include:</p> <ul style="list-style-type: none"> • Insufficient Net Cash Flow
<p>FHA Special Forbearance Plan</p>	<p>Since you qualified for the most beneficial program offered, it was not necessary to see if you qualified for this program.</p>

ACTION REQUIRED

Please see your trial payment schedule below:

Trial Payment	Trial Payment Due Date	Monthly Principal & Interest Payment	Estimated Monthly Escrow Payment	Total Monthly Payment	Interest Rate
1st payment	by 9/1/2018	\$1,152.44	\$297.93	\$1,450.37	4.875%
2nd payment	by 10/1/2018	\$1,152.44	\$297.93	\$1,450.37	4.875%
3rd payment	by 11/1/2018	\$1,152.44	\$297.93	\$1,450.37	4.875%

Under the Trial Payment Plan, you will be required to make monthly "Trial Payments," instead of your regular mortgage payments. These trial payments must be made, in full, by the monthly due date. If you fail to make a Trial Payment during the month in which it is due, your Trial Payment Plan may be canceled, and your loan will not be permanently modified. As a reminder, you must also sign and return your Trial Payment Plan Agreement by 9/30/2018.

Payments can be made by logging onto <http://www.pennymacusa.com/> and scheduling your payment through the modification portal, calling PennyMac or by mailing in your payment.