

8046398  
DANIEL L WILLIAMS  
316 AVENUE A  
BAYONNE, NJ 07002-1909

Contact Us:  
Customer Service: (800) 777-1001  
Insurance: (800) 318-0208  
Insurance Claims: (800) 314-0008  
Web: www.PennyMacUSA.com

Statement Date: 01/01/19  
Loan Number: 8116692001  
Amount Due: \$1,500

If the payment is received after 01/16/19, a late charge of \$73.79 will be charged. If the Amount Due changes on the terms of your mortgage, the late charge will also change.  
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 800-314-0008 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 1-800-314-0008 to speak with one of our Loan Specialists.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																																	
<b>Property Address:</b> 54116 SANDSTONE AVE NEWARK, NJ 07105	<b>Original Balance:</b> \$340,305.04 <b>Unpaid Balance:</b> \$388.52 <b>Net Due Balance:</b> \$324,272	Your loan became delinquent on 10/01/18 and is now 78 days delinquent.	<b>Principal:</b> \$1,500 <b>Interest:</b> \$0 <b>Escrow:</b> \$0 <b>Next Payment Due:</b> \$1,500 <b>Past Due Payments:</b> \$0 <b>Outstanding Late Charges:</b> \$0 <b>Other Fees:</b> \$0 <b>Total Amount Due:</b> \$1,500 The total payment amount needed to bring your loan current is \$11,306.02.																																	
<b>Loan Type:</b> FIXED RATE	<b>Outstanding Late Charges:</b> \$73.78 <b>Credit Balance* (since last statement):</b> \$0.00	<b>Recent Account History</b>																																		
<b>Prepayment Penalty:</b> No	<b>Interest Rate Information:</b> <b>Current Interest Rate:</b> 5.000%	<table border="1"> <thead> <tr> <th>Due Date</th> <th>Amnt Due</th> <th>Prnt Date</th> <th>Amnt Paid</th> </tr> </thead> <tbody> <tr> <td>08/01/18</td> <td>\$2,782.24</td> <td>08/09/18</td> <td>\$2,782.24</td> </tr> <tr> <td>09/01/18</td> <td>\$2,782.24</td> <td>09/29/18</td> <td>\$2,782.24</td> </tr> <tr> <td>10/01/18</td> <td>\$2,782.24</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>11/01/18</td> <td>\$2,782.24</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>12/01/18</td> <td>\$2,782.24</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>01/01/19</td> <td>\$2,782.24</td> <td>N/A</td> <td>N/A</td> </tr> </tbody> </table>	Due Date	Amnt Due	Prnt Date	Amnt Paid	08/01/18	\$2,782.24	08/09/18	\$2,782.24	09/01/18	\$2,782.24	09/29/18	\$2,782.24	10/01/18	\$2,782.24	N/A	N/A	11/01/18	\$2,782.24	N/A	N/A	12/01/18	\$2,782.24	N/A	N/A	01/01/19	\$2,782.24	N/A	N/A						
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See the following pages for important Consumer Information. To find more on how to get HUD-certified housing counseling agencies in your area, please call 1-800-569-4267 or visit the HUD website at www.hud.gov



Loan Number: 8116692001

Current Month's Payment Due: \$1,500  
 Past Due Payments: \$0  
 Late Charge If After 01/16/19: \$0  
 Current Month's Payment After 01/16/19: \$1,500  
 Outstanding Late Charges: \$0  
 Other Fees: \$0  
 Amount Due 01/01/19: \$1,500

PENNYMAC MORTGAGE SERVICES, LLC  
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 LOS ANGELES, CA 90001-4357

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