



Towne Mortgage Company
2170 E. Big Beaver Rd., Ste. A
TROY, MI 48083
Toll Free Number 800-979-9977
Fax Number 248-247-1892

July 17, 2019

DAVID L HILL
1299 HIGHLAND HILL DR
LOWELL MI 49331

RE: Loan Modification Trial Period Plan Agreement
LOAN NUMBER: 0000456215
PROPERTY ADDRESS: 1299 HIGHLAND HILL DR
LOWELL MI 49331

FHA HAMP Partial Claim Loan Modification Trial Period Plan Agreement

We have given careful consideration to your request for a Home Retention Option regarding the above referenced mortgage loan. As of the date of this letter, your loan is due for the following payments: 07/01/2018 through 08/01/2019. Based on an analysis of your monthly budget, we are able to offer you a Loan Modification with a Partial Claim.

A Partial Claim is an agreement between the mortgagor and mortgagee that provides for a promissory note for the arrearage, which allows a loan to be reinstated and results in a new payment. A Loan Modification is an agreement between the mortgagor and mortgagee that provides for a permanent change in one or more of the terms of a mortgagor's loan, which allows a loan to be reinstated and results in a more affordable payment.

In order to qualify for this option, you are required to complete a 3 month Trial Period Plan at the estimated payment to ensure the amount is affordable. The terms are as follows:

Due Date:	Trial Payment Amount:
09/01/19	\$1324.29
10/01/19	\$1324.59
11/01/19	\$1324.59

- The signed Trial Period Plan Agreement and all payments should be sent to:
Towne Mortgage Company
2170 E. Big Beaver Rd., Ste. A
TROY, MI 48083
- The Trial Period Plan Agreement will not bring your loan current, but will show your ability to make an estimated monthly payment, while paying down the delinquent amount due.
- Each payment must be received on or before the due date indicated above. **Should any payments be returned for insufficient funds, you will be required to make future payments with certified funds.**
- Late fees will not be assessed while you are performing under the terms of this agreement.
- After the last agreed payment is accepted, you may need to supply an updated Loss Mitigation Package, for further review, exhibiting a monthly budget that supports your current mortgage payment and/or eligibility for a reinstatement program.





TOWNE MORTGAGE COMPANY
2170 E. Big Beaver Rd., Ste. A

TROY MI 48063
(800) 979-9977
www.townemortgage.com

MORTGAGE STATEMENT

Statement Date: 11/19/18

8-317-03274-0001379-001-1-000-010-000-000



DAVID L HILL
1299 HIGHLAND HL
LOWELL MI 49331-8849

Account Number	0000456215
Payment Due Date	12/01/18
Amount Due	\$9,920.56
<i>If payment is received after 12/16/18, a \$36.39 late fee will be charged.</i>	

Property Address:
1299 HIGHLAND HILL DR
LOWELL MI 49331

Outstanding Principal	\$196,353.07
Interest Rate	3.5000%
Maturity Date	11/01/2046
Prepayment Penalty	No
Escrow Balance (for taxes & insurance)	(\$2,730.21)
Next Due Date	07/01/18

Principal	\$341.89
Interest	\$587.75
Escrow (for Taxes and Insurance)	\$682.31
Optional Products	\$0.00
Regular Monthly Payment	\$1,591.95
Total Fees	\$105.00
Total Late Charges	\$254.66
Overdue Payment	\$7,968.95
Total Amount Due	\$9,920.56

	Paid Last Month	Paid Year-To-Date
Principal	\$0.00	\$2,001.18
Interest	\$0.00	\$3,458.66
Escrow (Taxes & Insurance)	\$0.00	\$4,107.66
Fees	\$0.00	\$35.00
Late Charges	\$0.00	\$36.38
Partial Payments (Unapplied Balance)	\$0.00	\$0.00
Optional Products	\$0.00	**
Total	\$0.00	\$9,636.88

** Optional Products are included in Fees Paid Year-To-Date.

Important Messages

We are always here to help with a new home purchase or refinancing your existing home to lower payments, use existing equity to improve your home, or finances. Call today 833-785-5463. Tried our new state of the art online member portal, Manage My Account? Make, track or schedule payments using Automated Payment Withdrawal from your phone, tablet or PC any place or time!

* Your account is currently in an approved status for Loss Mitigation. Your account statement will indicate the total amount due for your regular monthly payment within your payment history. If you have any questions regarding the Loss Mitigation process on your mortgage loan, please call (800) 979-9977.

Towne Mortgage Company offers easy options to pay and view your monthly mortgage statement. If you have not already signed up for free Automatic Payment Withdrawal, you can take advantage of this option by visiting us at www.townemortgage.com.

Transaction Description	Trans Date	Due Date	Effective Date	Transaction Amount	Principal Paid	Interest Paid	Escrow Late Charges Paid	Fees Paid	Optional Insurance	Unapplied Funds
PROP INSPECTION FEE BILLD	11/01/18		11/01/18	\$20.00						
FHA MIP RISK BASED	11/07/18		11/07/18	\$139.44						
Late Charge Assessed	11/17/18			\$36.38						

005-0814-1100F