



**HOME POINT
FINANCIAL**

1-800-364-7686, 800-275-0011, 010-010-000-000



MICHAEL R OVALLE
AMANDA G OVALLE
10 BRENTCOVE
SAN ANTONIO TX 78254-5580

FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

MORTGAGE STATEMENT

Statement Date: 02/18/2019

Questions About Your Loan?
(800) 886-2434

www.homepointfinancial.com

Account Number:	0000596419
Payment Due Date:	March 1, 2019
Loan Due Date:	February 1, 2019
Amount Due:	\$4,467.62
<i>If payment is received after 03/18/2019 a \$48.36 late fee will be charged.</i>	

Property Address:
10 BRENTCOVE
SAN ANTONIO TX 78254 5580

Account Information	
Outstanding Principal Balance	\$245,863.17
Deferred Principal Balance	\$0.00
Escrow Account Balance	\$2,937.25
Unapplied Funds Balance	\$48.36
Interest Rate	3.6250%
Loan Maturity Date	07/01/2045
Prepayment Penalty	None

Explanation of Amount Due	
Principal	\$484.70
Interest	\$744.30
Escrow (for Taxes and/or Insurance)	\$920.59
Optional Insurance	\$0.00
Regular Monthly Payment	\$2,129.59
Fees	\$193.44
Mortgagor Recoverable Advances	\$15.00
Overdue Payment	\$2,129.59
Total Amount Due	\$4,467.62

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$922.41
Interest	\$0.00	\$1,495.59
Escrow	\$0.00	\$1,841.18
Fees	\$0.00	\$0.00
Mortgagor Recoverable Advances	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Partial Payments (Unapplied)*	\$0.00	\$0.00
Total	\$0.00	\$4,259.18

Important Messages

Our goal is to deliver the right loan for your needs. Are you thinking about buying or selling? Our real estate network is ready to help you list and Real Qual™ gives you real buying power for your next purchase. Need to consolidate debt? You could put your home's equity to work for you! We are here to help identify the best loan for your current circumstances. We can be reached directly at 677-252-6357 or customers@hpfic.com

Ready to apply? Get started at <https://apply.hpfic.com/#/create-account>

Transaction Activity (02/15/2019 - 02/18/2019)											
Trans Date	Due Date	Description	Amount	Principal	Interest	Escrow	Fees	Mortgagor Recoverable Advances	Optional Insurance	Unapplied*	Other
02/18	02/01	LATE CHARGE ASSESS	\$0.00	\$0.00	\$0.00	\$0.00	(\$48.36)	\$0.00	\$0.00	\$0.00	\$0.00

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/mso/sth/hcc/bps.cfm> or call (800) 569-4267.

If you are a New York resident or your property is located in the state of New York, you may file complaints about Home Point Financial Corporation with the New York State Department of Financial Services, and you may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3738 or by visiting the Department's website at www.dfs.ny.gov

Home Point Financial Corporation is a debt collector. Home Point Financial Corporation is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

To ensure proper credit, please write account number on check and return this stub along with your payment in envelope provided. Save a stamp and make your monthly payment online at homepointfinancial.com. It's easy!



Please check this box and complete reverse side if there is a change in billing address or call (800) 886-2434.
MICHAEL R OVALLE
AMANDA G OVALLE
10 BRENTCOVE
SAN ANTONIO TX 78254-5580
Account Number: 0000596419

Amount Due	
Due By March 1, 2019:	\$4,467.62
<i>If payment is received after 03/18/2019 a \$48.36 late fee will be charged.</i>	

Additional Principal	\$
Additional Escrow	\$
Late Charges	\$
Fees	\$
Mortgagor Recoverable Advances	\$
Total Amount Enclosed	\$

HOME POINT FINANCIAL CORPORATION
PO BOX 790309
ST LOUIS, MO 63179-0309



Payments received after 7:00 PM C.T. will be processed the next business day. This may result in late fees and credit reporting if paying after the cut off.

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Home Point Financial Corporation
 11511 Luna Road
 Suite 200
 Farmers Branch, Texas 75234

7/8/2019

MICHAEL R OVALLE
 AMANDA G OVALLE
 10 BRENTCOVE
 SAN ANTONIO TX 78254

Loan Number: 0000596419
 Property Address: 10 BRENTCOVE
 SAN ANTONIO TX 78254

Dear MICHAEL R OVALLE and AMANDA G OVALLE

Thank you for contacting Home Point Financial ("Home Point") about your mortgage. Based on careful review of the information you provided, we are offering you an opportunity to enter into a trial period plan for the following program: FHA Hamp with Partial Claim. This is the first step toward qualifying for a permanent loss mitigation retention option. If you satisfy all of the terms of the offer, successfully complete the trial period plan by making the required payments, and return a signed agreement, we will sign the agreement and permanently updated the terms of your loan.

ACT NOW – KEY STEPS

Step 1: Sign and Return the Executed Signature Page

- In order to accept this trial period plan, you must sign and return the signature page on this notice within 14 days.
- If you do not return this document within 14 days of this notice foreclosure proceedings may be started or continue.

Step 2: Make Your Trial Period Plan Payments

- To successfully complete the trial period plan, you must make the trial period plan payments below.

Trial Period Plan Payment	Amount Due	Due Date
FIRST*	\$1762.03	08/01/2019
SECOND	\$1762.03	09/01/2019
THIRD	\$1762.03	10/01/2019

*If you submit your first trial period plan payment within 14 days of this notice, follow this schedule for your second and third trial period plan payments only.

We must receive each trial period plan payment in the month in which it is due. If we do not receive a trial period payment by the last day of the month in which it is due, this offer is revoked and we may refer your mortgage to