

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've 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>Federal Housing Administration (FHA) Home Affordable Modification Program (HAMP) Partial Claim Only</p>	<p>After carefully reviewing the information you've 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"> • Ineligible Mortgage • 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 8/1/2019	\$1,200.41	\$578.46	\$1,778.87	4.000 %
2nd payment	by 9/1/2019	\$1,200.41	\$578.46	\$1,778.87	4.000 %
3rd payment	by 10/1/2019	\$1,200.41	\$578.46	\$1,778.87	4.000 %

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 8/31/2019.

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.



P.O. Box-514387
Los Angeles, CA 90051-4387

CARL DAVIS JR
6263 ORIONS BELT PEAK ST
NORTH LAS VEGAS, NV 89031

Notice Date: 04/25/2019

Loan Number: 8018015635
Property Address:
6263 ORIONS BELT PEAK ST
NORTH LAS VEGAS, NV 89031

NOTICE OF DEFAULT AND INTENT TO ACCELERATE

ABOUT YOUR LOAN

This letter is formal notice by PennyMac Loan Services, LLC (herein as "PennyMac") that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay the amounts due. As of 04/25/2019, your home loan is 55 days in default.

WHY YOU RECEIVED THIS NOTICE

The loan is paid through 03/01/2019; the date of your last payment was 03/01/2019.

The following is a breakdown of what is due as of the date of this letter. As of the date of this notice, the total amount required to cure the default is \$4,560.02, which consists of the following:

Next Payment Due Date:	03/01/2019
Total Monthly Payments Due: 2 @ \$2,042.11	\$4,084.22
Late Charges	\$430.80
Other Charges:	
Uncollected NSF Fees:	\$0.00
Property Preservation Fees:	\$0.00
Property Inspection Fees:	\$45.00
Appraisals/Broker Price Opinion Fees:	\$0.00
Bankruptcy Fees:	\$0.00
Unapplied Balance:	<u>(\$0.00)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$4,560.02

Toll-Free: (866) 545-9070

Website: www.PennyMacUSA.com

Payments:

Correspondence:

M-F 6:00 AM - 6:00 PM PT
Sat 7:00 AM - 11:00 AM PT
Toll-Free Fax: (866) 677-7205

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>, then look for
the Secured Message Center to
communicate with us securely.

Standard Address:
P.O. Box 30587
Los Angeles, CA 90020-0597
Overnight Address:
Attn: Lockbox Operations
20500 Belshaw Ave
Carson, CA 90746
(Please do not send correspondence)

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

