



June 13, 2019

**TRIAL MODIFICATION PLAN**

Customer Name(s): ADAM I THISTLE  
Account Number: 0018031922  
Property Address: 1115 DELMONT RD  
SEVERN, MD 21144

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, is pleased to inform you that you have been approved for a Trial Modification Plan (Plan). The terms of the Plan, including payment amounts and due dates, are listed below. In order for SPS to convert this trial modification plan to a permanent modification of your mortgage, you must timely remit all of your payments under the Plan.

**Plan Acceptance**

To accept the Plan, you must make your First Payment by the date indicated below. **The Plan will become active and valid only if SPS receives the First Payment by the scheduled date of your First Payment under the Plan.**

**Plan Payments**

Your Plan payments will take the place of your normal monthly mortgage payments during the term of the Plan. **You must make each of the below-listed payments by or before the listed due dates, or the Plan will be cancelled.** Your monthly Plan payments and due dates are as follows:

Payment	Due Date	Amount
Payment 1	07/01/2019	\$1,239.83
Payment 2	08/01/2019	\$1,239.83
Payment 3	09/01/2019	\$1,239.83

**Form of Payment**

You must make your first payment on or before the due date by certified funds. Certified funds include, Western Union Quick Collect (code city Oswald), cashier's check, money order or wire transfer (contact SPS for wire instructions). Subsequent payments must be made on or before the applicable due date and can be made by personal check, EZ pay via telephone or SPS's website, or by certified funds. Please send payments to:

PO Box 65450 Salt Lake City, UT 84165-0450

**Application of Payments**

Payments made under the Plan will be applied to amounts due and past due on your account. Funds may be held in a non-interest bearing account until they total an amount that is enough to pay the oldest delinquent monthly payment. Although these payments will not bring your account contractually current, they are required in order for SPS to forbear from proceeding with a foreclosure sale or commencing foreclosure proceedings and in order for SPS to convert this Plan to a permanent mortgage modification.

**Plan Term**

The Plan becomes effective as of the date that you have made the First Payment shown above. The Plan will terminate upon SPS receiving the final payment before the end of the last day of the month in which it is due. Failure to make any of the specified payments in full, by the due date, will also result in the termination of the Plan.



12/3 \$1,892.49  
Receipt Acknowledged

Customer Service: (800) 258-8602  
Monday - Thursday 8:00AM - 11:00PM ET  
Friday 8:00AM - 9:00PM ET  
Saturday 8:00AM - 2:00PM ET

For other important information, see reverse side

Adam I Thistle  
1115 Delmont Rd  
Severn, MD 21144-1901

16003



Account Number	0018031922
Property Address	1115 DELMONT RD SEVERN MD 21144
Loan Due Date	08/01/2018 *
Payment Due Date	12/01/2018
Amount Due	\$9,745.65

if payment is received after 12/15/2018, \$71.94 late fee will be charged.

Account Information	
Interest Bearing Principal	\$174,082.72
Deferred Principal	\$0.00
Outstanding Principal <sup>1</sup>	\$174,082.72
Interest Rate (Fixed)	6.000%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$579.97
Interest	\$ 858.96
Escrow (Taxes and Insurance)	\$463.56
<b>Regular Monthly Payment</b>	<b>\$1,892.49</b>
Unpaid Late Charges	\$503.58
Other Charges and Fees	\$89.56
Charges / Fees this Period	\$72.40
Past Due Payment(s)	\$7,569.96
Unapplied Payment(s) <sup>2</sup>	\$309.94
<b>Total Amount Due</b>	<b>\$9,745.65</b>

- 1892.49

Transaction Activity (10/15/2018 to 11/15/2018)									
Date	Description	Principal Balance	Interest	Taxes & Insurance	Late Charges	Unapplied Balance	Other Fees	Expenses Pd by Servicer	Total <sup>1</sup>
10/16	DEB BALANCE	\$174,082.72	\$3,464.93	(\$1,057.89)	\$431.64	(\$309.94)	\$0.10	\$19.00	\$176,700.16
10/16	LATE PYMT CHARGE	0.00	0.00	0.00	71.94	0.00	0.00	0.00	71.94
11/02	ESCROW REFUND	0.00	0.00	791.44	0.00	0.00	0.00	0.00	791.44
11/12	INVESTIG ON ADV	0.00	0.00	0.00	0.00	0.00	0.18	0.00	0.18
11/15	ENDING BALANCE	\$174,082.72	\$3,464.93	(\$206.46)	\$503.58	(\$309.94)	\$0.66	\$99.00	\$177,503.99

Past Payments Breakdown		
	Paid Last Month	Paid Year To Date
Principal	\$0.00	\$4,447.48
Interest	\$0.00	\$7,063.96
Escrow (Taxes and Insurance)	\$0.00	\$3,547.66
Fees and Other Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	
<b>Total</b>	<b>\$0.00</b>	<b>\$15,059.10</b>
Total Unapplied Balance	\$309.94 <sup>2</sup>	

**Delinquency Notice**

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home.

As of November 15, 2018, you are 106 days delinquent on your mortgage loan.

- Payment due 11/2018: Unpaid payment of \$1,892.49.
- Payment due 10/2018: Unpaid payment of \$1,892.49.
- Payment due 09/2018: Unpaid payment of \$1,892.49.
- Payment due 08/2018: Unpaid payment of \$1,892.49.
- Payment due 07/2018: Fully paid on 10/04/2018.
- Payment due 06/2018: Fully paid on 09/05/2018.

**Total: \$9,745.65 due.** You must pay this amount to bring your loan current.

**If You Are Experiencing Financial Difficulty:** See the back for information about mortgage counseling or assistance. Also, there are a number of options available to assist customers who are experiencing difficulty with their payments. Please contact us immediately to discuss these options, arrange a reinstatement or address any questions regarding the statement at (888) 818-6032.

**Important Messages:**

<sup>1</sup> This amount is not a payoff quote. If you want a payoff quote, please see instructions on reverse side.

<sup>2</sup> Partial payments or overpayments are treated as unapplied funds until we receive enough for a full principal and interest payment at which time we will credit your account for the principal and interest payment.

Any transactions that occurred after the statement date noted above will be reflected on your next statement.

This is an attempt to collect a debt. All information obtained will be used for that purpose.

If there is a balance under Expenses Paid by Servicer, it means we have paid certain expenses on your behalf due to the delinquent status of your account. You are responsible to reimburse us for these amounts plus interest, which may be billed at the note rate.