

**WHAT THIS MEANS**

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><b>Federal Housing Administration (FHA) Home Affordable Modification Program (HAMP)</b></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"> <li>• Insufficient Net Cash Flow</li> <li>• Request Incomplete</li> </ul>
<p><b>Federal Housing Administration (FHA) Home Affordable Modification Program (HAMP) Partial Claim Only</b></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"> <li>• Insufficient Net Cash Flow</li> <li>• Ineligible Mortgage</li> <li>• Request Incomplete</li> </ul>
<p><b>FHA Special Forbearance Plan</b></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 9/1/2019	\$1,305.31	\$1,014.51	\$2,319.82	4.000 %
2nd payment	by 10/1/2019	\$1,305.31	\$1,014.51	\$2,319.82	4.000 %
3rd payment	by 11/1/2019	\$1,305.31	\$1,014.51	\$2,319.82	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 9/30/2019.

0046298

**DANIEL L. WILLIAMS**  
 316 AVENUE A  
 SAYONNE, NJ 07068-4389

Contact Us:  
 Customer Service: (800) 777-1001  
 Insurance Claims: (800) 314-0300  
 Web: www.PennyMacUSA.com

Statement Date: 01/01/19  
 Loan Number: 8016692001  
 Amount Due: \$1,508.12

If the payment is received after 01/01/19, a late charge of \$73.79 will be charged. If the Amount Due remains unpaid on the terms of your mortgage, the late fee amount may also change.  
 Please see below for information on the amount required to bring your loan current and avoid foreclosure. If you want to ensure you are fully up-to-date on all amounts due, please contact us at 800-777-1001 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 1-800-777-1001 to speak with one of our Loan Specialists.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																														
<b>Property Address:</b> 34136 SAMPSON AVE NEWARK, NJ 07105	<b>Principal Balance:</b> \$341,308.04 <b>Escrow Balance:</b> \$388.57 <b>Net Due Balance:</b> \$341,696.61	Your loan became delinquent on 10/01/18 and is now 78 days delinquent.	<b>Principal:</b> \$1,508.12 <b>Interest:</b> \$0.00 <b>Escrow:</b> \$0.00 <b>Next Payment Due:</b> \$1,508.12 <b>Past Due Payments:</b> \$0.00 <b>Outstanding Late Charges:</b> \$0.00 <b>Other Fees:</b> \$0.00 <b>Total Amount Due:</b> \$1,508.12																														
<b>Loan Type:</b> 30-YR FIXED	<b>Outstanding Late Charges:</b> \$388.56 <b>Credit Balance*</b> \$0.00 (since last statement)	<b>Recent Account History</b>	*The total payment amount shown in this account cannot be \$11,300.00.																														
<b>Prepayment Penalty:</b> No	<b>Interest Rate Information</b> Current Interest Rate: 3.000%	<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>\$2,783.24</td> <td>08/29/18</td> <td>\$2,783.24</td> </tr> <tr> <td>09/01/18</td> <td>\$2,783.24</td> <td>09/29/18</td> <td>\$2,783.24</td> </tr> <tr> <td>10/01/18</td> <td>\$2,783.24</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>11/01/18</td> <td>\$2,783.24</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>12/01/18</td> <td>\$2,783.24</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>01/01/19</td> <td>\$2,783.24</td> <td>N/A</td> <td>N/A</td> </tr> </tbody> </table>	Due Date	Amnt Due	Prnt Date	Amnt Paid	08/01/18	\$2,783.24	08/29/18	\$2,783.24	09/01/18	\$2,783.24	09/29/18	\$2,783.24	10/01/18	\$2,783.24	N/A	N/A	11/01/18	\$2,783.24	N/A	N/A	12/01/18	\$2,783.24	N/A	N/A	01/01/19	\$2,783.24	N/A	N/A			
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<b>Transactions Since Your Last Statement</b>	<b>Payments</b> (\$2,783.24)	<b>Past Payments Breakdown</b>																															
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See the following pages for important Consumer Information. To find free local 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: 8016692001

Current Month's Payment Due  
 Past Due Payments  
 Late Charge \$  
 After 01/01/19:  
 Current Month's Payment Due  
 After 01/01/19:  
 Outstanding Late Charge  
 Other Fees:  
 Amount Due 01/01/19:

PENNYMAC MORTGAGE SERVICES, LLC  
 P.O. Box 514387  
 Los Angeles, CA 90051-4387

Member FDIC