

TRIAL PLAN AGREEMENT

Loan #:

Sign and Return this Agreement by 6/24/2019**1. Payment Terms**


Trial Plan Start Date: 7/1/2019
 Trial Plan Duration: 3 Months
 Trial Plan Payment Amount: \$1,430.95

Trial Plan Payment Schedule. Trial Plan payments will be due and payable to Flagstar Bank according to the schedule outlined below. If we do not receive a payment by the last day of the month in which it is due, the Agreement is considered broken.


	Due Date:	Amount Due:
Trial Payment 1	7/1/2019	\$1,430.95
Trial Payment 2	8/1/2019	\$1,430.95
Trial Payment 3	9/1/2019	\$1,430.95

After successful completion of the Trial Plan, you must continue to make payments in the amount of \$1,430.95 due on the 1st of the month, until you receive confirmation that the loan is permanently modified.


Trial Plan payments can be paid using any of the payment submission options listed below. If the first Trial Plan payment is being submitted *with* the signed Agreement, it should be sent to Flagstar Bank, Loss Mitigation Department W-110-2, 5151 Corporate Drive, Troy, MI 48098, not to the 'Pay by Mail' address listed below.

 Pay by Phone

(800) 393-4887
 Monday-Friday, 8:30 a.m.-7 p.m. ET

 Pay by Mail

Flagstar Bank • P.O. Box 660263
 Dallas, TX 75266-0263

 Western Union
 Quick Collect

Pay at a participating Western Union agent location. Please visit westernunion.com for additional information.

If you cannot afford the trial period plan payments described above but want to remain in your home, or if you have decided to leave your home, please contact us immediately to discuss additional foreclosure prevention options that may be available.

Application of Payments During the Trial Plan. Because the Trial Plan payment amount may be less than the loan's contractual payment amount, you agree that: (1) we will hold the Trial Plan payments in a suspense account until sufficient funds are in the account to fulfill your oldest delinquent contractual monthly payment; (2) we will not owe you interest on the amounts held in the suspense account; and (3)



Pay by mail:
Flagstar Bank • PO Box 660263
Dallas, TX 75266-0263

» DELINQUENT MORTGAGE STATEMENT

STATEMENT CREATION DATE: 02/19/19

4-655-90808-0025485-008-1-000-010-000-000



CLIFFORD L

Loan Number: *****
Payment Due Date: 03/01/19
Amount Due \$7,997.20
\$35.02 late fee will be charged after 03/16/19



Pay by website:
flagstar.com/MyLoans



Pay by phone:
(866) 837-4539



Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m. ET
Saturday 7:30 a.m.-4 p.m. ET

Important Account Messages

The payment on this loan has recently changed. This may be a result of an escrow analysis or if the loan is an adjustable rate mortgage, a change in the interest rate.

Review Home Loan Activity

Account Information

Property Address
Outstanding Principal² \$182,682.04
Escrow Balance (\$2,184.08)
Interest Rate 3.62500%
Prepayment Penalty No

²The outstanding principal above is not the total amount required to pay the loan in full. For a payoff quote, please visit flagstar.com/MyLoans.

Delinquency Notice

The mortgage payments are late. Failure to bring the loan current may result in fees and foreclosure - the loss of the home. As of 02/19/19 the mortgage loan is 80 days delinquent.

Recent Account History

- Payment due 09/01/18 — Paid 11/16/18
 - Payment due 10/01/18 — Paid 12/28/18
 - Payment due 11/01/18 — Paid 01/28/19
 - Payment due 12/01/18 — Unpaid balance of \$1,939.53
 - Payment due 01/01/19 — Unpaid balance of \$1,939.53
 - Payment due 02/01/19 — Unpaid balance of \$1,939.53
- Total Fees & Advances: \$551.28

Total Due - \$7,997.20: You must pay this amount to bring the loan current. This includes the next regularly scheduled payment.

If you are experiencing financial difficulty, see the reverse side for information about mortgage counseling and assistance.

Explanation of Amount Due

Principal	\$326.48
Interest	\$548.91
Escrow	
Taxes	\$434.10
Insurance	\$97.42
Mortgage Insurance	\$127.28
Shortage	\$93.14
Regular Monthly Payment	\$1,627.33
Total Fees (includes late charges)	\$515.28
Total Advances	\$36.00
Overdue Payment	\$5,818.59
Total	\$7,997.20

Payment Breakdown

	Last Payment	Paid year to date
Principal	\$0.00	\$322.56
Interest	\$0.00	\$552.83
Escrow		\$1,064.14
Total	\$0.00	\$1,939.53
Mortgage Insurance		\$254.56
Total		\$254.56