

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 foreclosure. If your mortgage has already been referred to foreclosure, foreclosure related expenses may have been incurred, foreclosure proceedings may continue, and a foreclosure sale may occur.

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.

Step 3: Sign and Return the Loan Modification Agreement – Your modified terms will take effect only after:

- ✓ You have signed and submitted your loan modification agreement (which we will send you near the completion of the trial period plan);
- ✓ We have signed the loan modification agreement and returned a copy to you upon completion of the trial period plan; **AND**
- ✓ The modification effective date set forth in the loan modification agreement has occurred.

Modification Terms

The table below compares your current mortgage terms to the **estimated** modified terms.

	Current Terms	Modification Terms
Payment*	\$4,259.78	\$3,194.32
Interest Rate	4.625%	4.625%
Term	360	480
Maturity Date	5/1/2042	9/1/2059
Deferred Principal**		\$44,518.85

*Payment includes principal, interest, and escrow payment, if applicable. For more information on the estimated modification payment amount, review the **Frequently Asked Questions**.

For more information on deferred principal, review the **Frequently Asked Questions.

What Else Do You Need to Know?

- The terms of your existing note and mortgage remain in effect until the mortgage is permanently modified. However, while you are making your monthly trial period plan payments and otherwise remain in compliance with this trial period plan, foreclosure proceedings will not start or continue.
- There are no modification processing fees for this trial period plan or for modifying your mortgage.
- If your mortgage is modified, we will waive all unpaid late charges.
- There are no penalties for paying more than the amount due or for paying off the mortgage early.

Frequently Asked Questions

7286242-91-1-3

WESTSTAR MORTGAGE
2155 LOUISIANA BLVD. NE 8000
ALBUQUERQUE NM 87110
(505) 883-0332
RETURN SERVICE REQUESTED

Monthly Mortgage Statement



Mortgage Corporation

*****AUTO**ALL FOR AADC 773
7286242 1345ABCL 911 2 3

SIDNEY S

Statement Date: 03/18/2019

Account Number	Payment Due Date	Total Amount Due
	04/01/2019	\$22,468.16

If payment is received after 4/16/2019, a \$107.20 late fee will be charged.

How to reach us: www.westloan.com

custserv@westloan.com

(505) 883-0332

(800) 640-0635



Account Information

Property Address	
Outstanding Principal	\$365,834.00
Maturity Date	5/1/2042
Interest Rate	4.625%
Prepayment Penalty	No

Transaction Activity

03/01/2019	Payment received	\$4,259.78
03/01/2019	**Unapplied funds used: \$1,409.78	

Delinquency Notice

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

As of Mar 18 you are 107 days delinquent on your mortgage

This loan became delinquent on: 12/2/2018

Payment due 9/1/2018: Fully paid on 11/30/2018

Payment due 10/1/2018: Fully paid on 12/11/2018

Payment due 11/1/2018: Fully paid on 3/1/2019

Payment due 12/1/2018: Unpaid balance of \$4,256.10

Payment due 1/1/2019: Unpaid balance of \$4,366.98

Payment due 2/1/2019: Unpaid balance of \$4,366.98

Explanation Of Amount Due

Principal	733.97
Interest	1,409.99
Impound	2,115.82
Regular Monthly Payment	\$4,259.78
Unapplied Balance	-110.88
Unpaid Late Charges	851.34
4 missed payments	17,039.12
New Late Charges	428.80
Total Amount Due	\$22,468.16

Past Payments Breakdown

	Last Payment Received	Paid Year to Date
Principal	731.16	731.16
Interest	1,412.80	1,412.80
Impound	2,115.82	2,115.82
Late Charges	0.00	0.00
Total	\$4,259.78	\$4,259.78
Unapplied Amt	\$110.88	\$110.88

To make payment arrangements, please contact the

Home Retention specialist assigned to assist you:

Zulema (800) 640-0635 Ext 3137

Credit Counseling Programs

in your area:

See other side for more credit counseling information

Texas Rio Grande Legal Aid
(888) 988-9996

CCCS of Greater Dallas
(800) 249-2227

Business & Community Lenders of
Texas
(512) 912-9884

Please designate how additional funds are to be applied.



Account Number	Payment Due Date	Total Amount Due
	04/01/2019	\$22,468.16

If payment is received after 4/16/2019, a \$107.20 late fee will be charged.

SIDNEY S:

Make check payable to:

Additional Principal \$

Additional Impound \$

Additional Monthly Pmt \$

WESTSTAR MORTGAGE
PO BOX 25400
ALBUQUERQUE NM 87125-0400

