

LOAN CARE
A LAKELAND COMPANY

P.O. Box 3628 | Philadelphia, PA 19101-0628 | 1.800.274.6600

MONTHLY STATEMENT

Statement Date: 01/16/2019
Total Amount Due: \$5,924.11
Payment Due Date: 02/01/2019

*Payment is received after 02/16/2019, \$37.29 late fee will be charged.

09921478 00010134 76813 0017249 231 PL
RONALD JEAN MICHEL
MATHANIA FRANCOIS
1300 NW 54TH TER
LAUDERHILL FL 33313-8444

Save time and pay online at
www.MyLoanCare.com

Customer Service/Pay-by-Phone: 1.800.274.6600
*Calls are randomly monitored and recorded to ensure quality service.
Hours: Monday - Friday: 8 a.m. to 10 p.m. ET
Saturday: 8 a.m. to 3 p.m. ET

| Account Information | |
|--------------------------------|--|
| Loan Number: | 0032913915 |
| Property Address: | 1300 NW 54 TER LAUDERHILL, FL 33313 |
| Outstanding Principal Balance: | \$198,211.29 |
| Interest Rate: | 3.750% |
| Escrow Balance: | \$(2,745.39) |
| Maturity Date: | 01/01/2048 |
| Prepayment Penalty: | NO |

| Explanation of Amount Due | |
|-------------------------------|-------------------|
| Principal: | \$314.74 |
| Interest: | \$617.45 |
| Escrow (Taxes and Insurance): | \$1,004.39 |
| Regular Monthly Payment: | \$1,936.58 |
| Total Fees and Charges: | \$238.45 |
| Past Due Payments: | \$3,749.08 |
| Unapplied Amount: | \$0.00 |
| Total Amount Due** | \$5,924.11 |

Delinquency Notice
You are late on your mortgage payments. Failure to bring your loan current may result in late and penalties, with the possibility of losing your home. As of January 16, you are 49 days delinquent on your mortgage loan.

Record Account History
*Payment due 01/16: Fully paid on 01/16/18
*Payment due 02/15: Fully paid on 01/15/18
*Payment due 03/15: Fully paid on 02/15/18
*Payment due 04/15: Fully paid on 02/15/18
*Payment due 05/15: Fully paid on 02/15/18
*Payment due 06/15: Fully paid on 02/15/18
*Payment due 07/15: Fully paid on 02/15/18
*Payment due 08/15: Fully paid on 02/15/18
*Payment due 09/15: Fully paid on 02/15/18
*Payment due 10/15: Fully paid on 02/15/18
*Payment due 11/15: Fully paid on 02/15/18
*Payment due 12/15: Fully paid on 02/15/18
*Payment due 01/16: Fully paid on 02/15/18
*Payment due 02/16: Fully paid on 02/15/18
*Payment due 03/16: Fully paid on 02/15/18
*Payment due 04/16: Fully paid on 02/15/18
*Payment due 05/16: Fully paid on 02/15/18
*Payment due 06/16: Fully paid on 02/15/18
*Payment due 07/16: Fully paid on 02/15/18
*Payment due 08/16: Fully paid on 02/15/18
*Payment due 09/16: Fully paid on 02/15/18
*Payment due 10/16: Fully paid on 02/15/18
*Payment due 11/16: Fully paid on 02/15/18
*Payment due 12/16: Fully paid on 02/15/18
*Payment due 01/17: Fully paid on 02/15/18
*Payment due 02/17: Fully paid on 02/15/18
*Payment due 03/17: Fully paid on 02/15/18
*Payment due 04/17: Fully paid on 02/15/18
*Payment due 05/17: Fully paid on 02/15/18
*Payment due 06/17: Fully paid on 02/15/18
*Payment due 07/17: Fully paid on 02/15/18
*Payment due 08/17: Fully paid on 02/15/18
*Payment due 09/17: Fully paid on 02/15/18
*Payment due 10/17: Fully paid on 02/15/18
*Payment due 11/17: Fully paid on 02/15/18
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*Payment due 07/18: Fully paid on 02/15/18
*Payment due 08/18: Fully paid on 02/15/18
*Payment due 09/18: Fully paid on 02/15/18
*Payment due 10/18: Fully paid on 02/15/18
*Payment due 11/18: Fully paid on 02/15/18
*Payment due 12/18: Fully paid on 02/15/18

| Past Payment Breakdown | | |
|-------------------------------|-----------------|-------------------|
| | Paid Last Month | Paid Year to Date |
| Principal: | \$0.00 | \$0.00 |
| Interest: | \$0.00 | \$0.00 |
| Escrow (Taxes and Insurance): | \$0.00 | \$0.00 |
| Fees & Charges: | \$0.00 | \$0.00 |
| Unapplied Amount: | \$0.00 | \$0.00 |
| Total of Payments | \$0.00 | \$0.00 |

Important Messages:
You may have noticed some recent changes to your monthly billing statement. The logo no longer references Lakeland Loan Servicing, LLC. Loan Care is now servicing your loan on behalf of Lakeland Loan Servicing, LLC. You can access your loan information at the following web address: www.MyLoanCare.com. Any future payments can be made payable to Lakeland.

*This amount does not represent a full payroll or reimbursement figure. Please contact customer service for information on full reimbursement or to request a complete payoff.

Partial Payment Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Sign-up for eStatements

| Transaction Activity (12/19/2018 to 01/16/2019) | | | | | | | |
|---|-------------------------------------|----------|-----------|----------|--------|-------|------------|
| Date | Description | Total | Principal | Interest | Escrow | Other | Charges |
| 02/15/2019 | Property Inspection Fee - Initiated | | | | | | \$(100.00) |
| 01/16/2019 | MP/PMI Disbursement | \$198.55 | | | | | |
| 01/16/2019 | Loan Fee Assessment | | | | | | \$(37.29) |

Additional transaction activity can be found at www.MyLoanCare.com under the Transaction History tab.

See reverse side for additional important information.

Please return this portion with your payment.
Loan Number: 0032913915

RONALD JEAN MICHEL
MATHANIA FRANCOIS
1300 NW 54TH TER
LAUDERHILL FL 33313-8444

| PAYMENT DUE DATE: | CURRENT PAYMENT: | LAST PAID AMOUNT: |
|-------------------------|--------------------|--------------------|
| 02/01/2019 | \$1,936.58 | \$3,749.08 |
| TOTAL FEES AND CHARGES: | UNAPPLIED BALANCE: | TOTAL ACCOUNT DUE: |
| \$238.45 | \$0.00 | \$5,924.11 |

Include a late payment of \$37.29 if paid after 02/16/2019.

Please make checks payable to:

Additional Principal \$ _____
Additional Escrow \$ _____
Late Charge \$ _____
Other \$ _____

LOAN CARE
PO BOX 37628
PHILADELPHIA, PA 19101-0628

Amount Enclosed: \$ _____