



For Return Service Only
P.O. Box 170581
Austin, TX 78717-0031



Statement Date: April 16, 2019

MORTGAGE STATEMENT

Online Information: www.newamericanfunding.com
Click "MANAGE MY LOAN"

Mon - Fri 7:00 am to 9:00 pm CT Sat 10:00 am to 2:00 pm CT
Telephone: 1-800-893-5304 TTY/FDD: 1-844-249-9633
Fax: 800-880-0639

Correspondence
PO Box 170581
Austin, TX 78717-0031

004627

XAVIER R [Redacted]



Property Address:
[Redacted]

Loan Number:	[Redacted]
Next Payment Due Date:	05/01/2019
Total Amount Due:	\$8,025.41
If payment is received after 05/16/2019, a late fee of \$35.31 will be charged.	

Account Information	
Loan Due Date	12/01/2018
Outstanding Principal	\$168,776.16
Escrow Balance	-\$928.85
Interest Rate	4.625%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$236.88
Interest	\$645.98
Escrow (Taxes and Insurance)	\$482.86
Regular Monthly Payment	\$1,365.72
Total Fees and Charges	\$346.55
Past Due Payment(s)	\$6,313.14
Total Amount Due	\$8,025.41

Transaction Activity (03/19/19 - 04/16/19)									
Date Paid	Description	Principal	Interest	Escrow	Additional Monthly Amount	Charges and Fees	Partial Payment (Unapplied)	Total	
04/02/19	INSP-OCCUPIED	\$0.00	\$0.00	\$0.00	\$0.00	-\$20.00	\$0.00	\$0.00	-\$20.00
04/16/19	LATE CHARGE ASSESSMENT	\$0.00	\$0.00	\$0.00	\$0.00	-\$35.31	\$0.00	\$0.00	-\$35.31

Special Messages
Your mortgage payment is now past due. New American Funding is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Past Payments Breakdown			
	Paid Last Month	Paid Year to Date	
Principal	\$0.00	\$0.00	\$0.00
Interest	\$0.00	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00	\$0.00
Replacement Reserve	\$0.00	\$0.00	\$0.00
Additional Monthly Amounts	\$0.00	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00	\$0.00
Total Payment	\$0.00	\$0.00	\$0.00

* See reverse for information about partial payments

If you are experiencing financial difficulty, additional information about mortgage counseling or assistance can be found on the back of this statement.

Delinquency Notice
You are currently late on your mortgage payments. Your Loan Due Date is 12/01/2018. As of 04/16/19, you are 136 days delinquent on your mortgage loan. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. Please contact us at 1-800-893-5304 ext. 9208 to speak to a Home Retention Specialist about payment arrangements.

Recent Account History
* Payment Due 12/01/18 Unpaid Amount of \$1,107.99.
* Payment Due 01/01/19 Unpaid Amount of \$1,107.99.
* Payment Due 02/01/19 Unpaid Amount of \$1,365.72.
* Payment Due 03/01/19 Unpaid Amount of \$1,365.72.
* Payment Due 04/01/19 Unpaid Amount of \$1,365.72.
Current Payment Due 05/01/2019 \$1,365.72.
Total Amount Due: \$8,025.41. You must pay this amount to bring your loan current.

Please detach bottom portion and return with your payment.

Total Amount Due

Loan Number: [Redacted]
Borrower: XAVIER [Redacted]
Co-Borrower: [Redacted]
Total Amount Due: \$8,025.41
Due By 05/01/2019
If payment is received after 05/16/2019, a late fee of \$35.31 will be charged.

Check this box if information form completed on the reverse.



Please write your loan number on your check or money order.

Please remit the Amount Due (shown left) if you wish to make additional payments to your principal or escrow, please indicate the amount(s) in the boxes at right.

If your address, telephone number or e-mail address has changed, please visit our website listed above or contact us at 1-800-893-5304.

PAYMENT COUPON

Total Amount Due

\$8,025.41

Additional Principal \$

Additional Escrow \$

Total Enclosed \$

3000205436013657200000802541005000000000000000000000000000000

July 16, 2019

Xavier R [REDACTED]
[REDACTED]

Loan: [REDACTED]
FHA Case Number: [REDACTED]
Property Address: [REDACTED]

RE: PRE-QUALIFIED TRIAL PAYMENT PLAN TO PERMANENT LOAN MODIFICATION

Dear Borrower(s),

Congratulations! Based on a careful review of the information you provided, we are offering you an opportunity to enter into a Trial Payment Plan for a mortgage modification. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important that you read this information in its entirety so that you completely understand the actions you need to take to successfully complete the Trial Payment Plan before we can permanently modify your mortgage.

--

To Accept This Offer--

All parties on the original Note and Mortgage and, all parties that will be subject to the modified mortgage must sign and return this Agreement to us no later than 07-30-19, to indicate your intent to accept this offer. In addition, you must make your first Trial Payment Plan payment by 08-01-19. If we do not receive this fully executed Agreement, your first Trial Payment Plan payment or, we learn that the property has been vacated or, abandoned, this Agreement will become null and void.

--

TIME IS OF THE ESSENCE--

A Trial Payment Plan is a payment plan for a minimum period of three or four months during which you agree to timely make the agreed-upon consecutive monthly payments prior to the execution of a loan modification agreement. Your first trial payment plan payment is due by 08-01-19. If we do not receive the Plan payment by the last day of month, we may revoke this offer and refer your mortgage to foreclosure or if your loan has already been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.



Scheduled Trial Plan Payments

To successfully complete the Trial Payment Plan, you must make the Trial Plan Payments below:

PLAN	DATE	AMT	PLAN	DATE	AMT
01	08/01/19	1,189.85	02	09/01/19	1,189.85
03	10/01/19	1,189.85			

Please send or, call us to make your Trial Plan payments:

Regular Mail	Express Mail	Phone Pay
New American Funding P.O. Box 170581 Austin, TX 78717	New American Funding 11001 Lakeline Blvd, Bldg 1, Suite 325 Austin, TX 78717	Call New American Funding at (800) 893-5304

You must continue making payments in accordance with the terms of your signed Trial Period Plan Agreement until your permanent FHA-HAMP loan modification has been ratified by all parties.

It is important for you to understand that the original terms of your collateral Note and security instrument will remain in full force and effect. Nothing in the Trial Payment Plan shall be understood or construed to be, a satisfaction or release - in whole or in part - of the obligations in the original contractual loan documents.

We are here to help and look forward to working with you. Please remember, if you have questions about your Trial Plan Payment or, permanent modification requirements, please contact us at 800.893.5304 ext. 9208, Monday through Friday, 7:00 a.m. to 9:00 p.m., CT or, Saturday, between the hours of 10:00 a.m. and 2:00 p.m., CT.

Sincerely,

TROY MEADOWS
Home Retention Department
New American Funding
(800) 893-5304 Ext.9533
HR050 / v.3 (6/19)

Agreed to this 19th day of July, 2019.

Daniel B. [REDACTED]
Borrower

Co-Borrower

Contributor (if applicable)

New American Funding

Non-Obligor (if applicable)

NEW AMERICAN FUNDING | 11001 Lakeline Blvd., Bldg. #1, Suite #325, Austin, TX 78717-0031 | PO Box 170581, Austin, TX 78717-0031
Telephone 1-800-893-5304 | Fax 1-800-880-0639 | TTY/TDD 1-844-249-9633

New American Funding may be attempting to collect a debt, and any information obtained may be used for that purpose. If you or your account are subject to pending bankruptcy or the obligation referenced in this letter has been discharged in bankruptcy, this letter/statement is for informational purposes only and is not an attempt to collect a debt.

^^
FREQUENTLY ASKED QUESTIONS^^

Get the answers you need to some of the most common questions.

^^
Q. What else should I know about this offer?^^

- Your Trial Payment Plan monthly payments will be treated as an amount less than a full contractual monthly mortgage payment under the existing mortgage and will be applied to your suspense (or, unapplied funds) account. Once we have a full contractual payment, we will remove funds from your suspense account and, advance the due date on your loan. Any remaining funds in suspense not equal to a full monthly mortgage payment when your Trial Payment Plan is completed, will be applied to any escrow shortage, the unpaid principal balance before we calculate the modified unpaid principal balance or, if applicable, the FHA-HAMP Partial Claim amount.
- There is no cost to enter into a Trial Payment Plan or, for a permanent loan modification.
- If your loan is modified, we will waive all accrued and unpaid late charges
- ^^Credit Reporting:^^ We will continue to report the delinquency status of your loan to the credit repositories, noting the pending Agreement, in accordance with the Fair Credit Reporting Act and the Consumer Data Industry Association. Once your loan is modified, we will amend credit reporting to show your loan current under the modified loan terms. It is important to understand that until your loan is brought current under the modified terms, your credit score may be adversely impacted. To learn more about your credit score, please refer to this website: ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm.

^^
Q. Why is there a Trial Period Plan? ^^

The Trial Period Plan offers you immediate payment relief and gives you time to make sure you can manage the estimated new monthly mortgage payment. The Trial Payment Plan is temporary, and your existing contractual loan terms will remain in effect and unchanged during the trial plan.

^^
Q. When will I know if my loan can be modified permanently and how will the modified loan balance be determined?^^

Once you make all of your Trial Payment Plan payments on time and return to us the required copies of the Loan Modification Agreement with all required signatures, we will sign one copy and send it back to you so that you will have a fully executed modification agreement

detailing the terms of the modified loan. Any difference between the amount of the monthly Trial Payment Plan payments and your regular monthly mortgage payments will be added to the unpaid principal balance of your loan along with any escrow deficit and allowable corporate advances permitted under the original collateral security instruments. While this capitalization will increase the total amount of your unpaid principal balance, it should not significantly change the amount of your modified monthly mortgage payment.

^^
Q. Will my interest rate be fixed after my loan is permanently modified?^^

If your loan is permanently modified, your interest rate will be fixed through the life of your mortgage. This means that your monthly payment of principal and interest will remain constant however, bear in mind, your monthly mortgage payment may increase as the result of your escrow account for the payment of property taxes, hazard insurance and other escrowed expenses, unless its inclusion is prohibited by applicable law.

^^
Q. What if my mortgage did not include escrows for taxes and insurance?
^^

If your loan is modified, we are required to create an escrow account for the payment of property taxes, hazard insurance and other required escrow items due to the default on your loan, unless prohibited by applicable law. You will be required to agree that any prior escrow waiver will be null and void.

^^
Q. What happens if a bankruptcy is filed?^^

If you file for bankruptcy protection during the trial plan, please contact us immediately at 800.893.5304 ext. 9208, notifying us of your intent to continue under the trial plan. During your discussion with your attorney, if you intend to proceed with the trial to permanent loan modification, please bring to your attorney's attention that you are actively participating in a trial to permanent loan modification on your primary residence. Your attorney will be required to work with you, the court and/or the bankruptcy trustee to obtain appropriate approval, in accordance with local court rules of procedure, to continue under the trial plan to permanently modify your loan. New American Funding will make every effort, where permitted, to extend the trial plan limited to a period of up to nine months, to accommodate bankruptcy court delays so long as the trial plan monthly payments remain in current standing in order for you to remain eligible for a permanent loan modification.

If you do not intend to continue under the trial to permanent loan modification, New American Funding will rescind our offer to modify your loan, leaving you to follow the bankruptcy court rules of procedure.

Specialized Housing Counselors