



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

Refinance/Purchase Loan Specialist: 1.833.881.8270

Hours: Monday - Friday: 8:30 a.m. to 10 p.m. ET

| Account Information | |
|---|---------------------|
| Loan Number: | |
| Property Address: | |
| Outstanding Principal Balance: | \$181,860.62 |
| Interest Rate: | 4.990% |
| Escrow Balance: | \$1,008.44 |
| Maturity Date: | 02/01/2048 |
| Prepayment Penalty: | No |
| Delinquency Notice | |
| You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure, with the possibility of losing your home. As of June 17, you are 47 days delinquent on your mortgage loan. | |
| Recent Account History | |
| *Payment due 01/15: Fully paid on time | |
| *Payment due 02/15: Fully paid on 03/16/19 | |
| *Payment due 03/15: Fully paid on 05/10/19 | |
| *Payment due 04/15: Fully paid on 05/13/19 | |
| *Payment due 05/01/2019: Unpaid balance of \$1,537.96 | |
| *Payment due 06/01/2019: Unpaid balance of \$1,537.96 | |
| Total due: \$3,255.44 | |
| **You must pay this amount to bring your loan current. If you are experiencing financial difficulty, please see Important Information for homeowner counseling notice. | |

| Explanation of Amount Due | |
|---------------------------------|---------------------|
| Principal: | \$253.94 |
| Interest: | \$754.14 |
| Escrow: (Taxes and Insurance) | \$529.88 |
| Regular Monthly Payment: | \$1,537.96 |
| Total Fees and Charges: | \$100.80 |
| Past Due Payments: | \$3,075.92 |
| Unapplied Amount: | \$(1,459.24) |
| Total Amount Due** | \$3,255.44 |

| Past Payment Breakdown | | |
|-------------------------------|-----------------|-------------------|
| | Paid Last Month | Paid Year-to-Date |
| Principal: | \$0.00 | \$996.99 |
| Interest: | \$0.00 | \$3,035.33 |
| Escrow: (Taxes and Insurance) | \$0.00 | \$2,381.84 |
| Fees & Charges: | \$0.00 | \$201.60 |
| Unapplied Amount: | \$0.00 | |
| Total of Payments | \$0.00 | \$6,615.76 |

Important Messages

**This amount does not represent a full payoff or reinstatement figure. Please contact customer service for information on full reinstatement 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 (05/17/2019 to 06/17/2019) | | | | | | | |
|---|-------------------|-------|-----------|----------|--------|-------|-----------|
| Date | Description | Total | Principal | Interest | Escrow | Other | Charges |
| 06/17/2019 | Late Fee Assessed | | | | | | \$(50.40) |

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

See reverse side for additional important information.

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Please return this portion with your payment.
Loan Number:

| PAYMENT DUE DATE | CURRENT PAYMENT | PAST DUE AMOUNT |
|-------------------------------|--------------------------|-------------------------|
| 07/01/2019 | \$1,537.96 | \$3,075.92 |
| TOTAL FEES AND CHARGES | UNAPPLIED BALANCE | TOTAL AMOUNT DUE |
| \$100.80 | \$(1,459.24) | \$3,255.44 |

Include a late payment of \$50.40 if paid after 07/16/2019

Additional Principal \$ _____
 Additional Escrow \$ _____
 Late Charges \$ _____

Please make checks payable to:

to any interest rate charges. Moreover, the deferred principal amount will not be due and payable until the earlier of (i) the end of the 40-year term of the modified mortgage, (ii) any sale or transfer of your interest in the property, or (iii) a refinance of your mortgage loan.

Step 1: To Stop the Foreclosure Process (Suspension of Foreclosure)

In order for us to delay referring your mortgage to foreclosure, or suspend foreclosure proceedings if your loan.

- You must contact us at 800-909-9525 or in writing at the address provided below no later than August 23, 2019, to indicate your intent to accept this offer.
- You may also make your first trial period payment by August 23, 2019, which is earlier than the scheduled due date described below and we will stop the foreclosure process.

However, if you do not respond by August 23, 2019, we will continue with the foreclosure process, and a foreclosure sale may occur.

This offer will be revoked if a foreclosure sale occurs, even if the sale occurs prior to the first trial period payment due date set forth below.

Step 2: To Accept This Offer

You must make your first trial period payment by the first payment due date designated below. If you fail to make the first trial period payment by the first payment due date and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked and foreclosure proceedings may continue and a foreclosure sale may occur.

TIME IS OF THE ESSENCE.

Step 3: Make Trial Period Payments

To successfully complete the trial period plan, you must make the trial period plan payments below.

| | | | |
|-----------------|------------|----|-----------|
| First payment: | \$1,470.54 | by | 9/1/2019 |
| Second payment: | \$1,470.54 | by | 10/1/2019 |
| Third payment: | \$1,470.54 | by | 11/1/2019 |

Please send your trial period payments to:

LoanCare
ATTN: Loss Mitigation Department
P.O. Box 8068
Virginia Beach, VA 23450

If you have questions about your trial period or permanent modification requirements, please contact us at 800-909-9525.

Next Steps

- It is important that you thoroughly review the Frequently Asked Questions and Additional Trial Period Plan Information and Legal Notices Information attached.
- Once you have successfully made each of the payments above by their due dates, you have submitted the required signed copies of your modification agreement, and we have signed the modification agreement, your mortgage will be permanently modified in accordance with the terms of your modification agreement.
- We must receive each payment in the month in which it is due. If you miss a payment or do not fulfill any other terms of your trial period, this offer will end and your mortgage loan will not be modified.
- If you have questions about this information, your trial period payments, or our mortgage modification requirements, please contact us at 800-909-9525.
- If you feel that you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home, please contact us at 800-909-9525 to discuss