



PO Box 52703
 Irvine, CA 92619

Visit our website at www.rushmorelm.com
 Telephone 888-504-6700

Kenneth A R
 Theresa S R

12360



Account Number	
Payment Due Date	05/19/2019
Payments received after the statement date are not reflected.	
Amount Due⁽⁵⁾	\$19,232.60
If payment is received after 06/03/2019 a \$0.00 late fee will be charged.	

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

Account Information	
Property Address	
Outstanding Principal ⁽²⁾	\$141,809.28
Deferred Balance ⁽²⁾	\$34,791.79
Interest Rate	10.37000%
Recoverable Advances ⁽⁴⁾	\$555.50
Prepayment Penalty	NO

Explanation of Amount Due ⁽⁵⁾	
Principal	\$644.52
Interest	\$1,188.18
Escrow (for Taxes and Insurance)	\$677.16
Regular Monthly Payment	\$2,379.86
Total Fees and Charges	\$25.00
Overdue Payments	\$16,827.74
Total Amount Due	\$19,232.60
Partial Payment (Unapplied) ⁽¹⁾	\$205.70

Past Payments Breakdown		
	Paid Last Month	Paid Year-to-Date
Principal	\$0.00	\$-56.50
Interest	\$0.00	\$56.50
Escrow (Taxes and Insurance)	\$0.00	\$-127.50
Fees	\$0.00	\$0.00
Partial Payment (Unapplied) ⁽¹⁾	\$0.00	\$127.50
Recoverable Advances ⁽⁴⁾	\$0.00	\$0.00
Total	\$0.00	\$-127.50

Important Messages

(1) **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.

(2) **Deferred Balance:** The amount of your principal balance that is deferred as part of the terms of a loan modification. This amount is not accruing interest.

(3) **Outstanding Principal:** This is your loan balance only, not the payoff amount, and does not include any Deferred Balance.

(4) **Recoverable Advances:** Disbursements for servicing-related expenses (non-escrow expenses) paid with servicer-funds rather than escrow funds which are recovered from you, the borrower.

(5) **Amount Due:** IF YOU ARE IN FORECLOSURE OR BANKRUPTCY, the amount listed here may not be the full amount necessary to bring your account current. To obtain the most up-to-date amount due information, please contact us at the number listed on this statement.

If You Are Experiencing Financial Difficulty

If you would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hgs/wh/whocares.cfm> or call 800-568-4287. Rushmore Loan Management Services is dedicated to providing outstanding loan servicing and customer support through a commitment to uphold ethical and honest business practices. Rushmore is customer-focused and we believe in providing the highest level of customer care. We treat all of our customers with respect, courtesy and integrity. We understand the importance of homeownership, and we recognize that at times economic changes can make it difficult to make your mortgage payment. We encourage our customers to contact us at 888-504-6700 to discuss assistance programs we may have available for you. We also encourage you to contact us to discuss any other issues you may be having with your mortgage. We believe that open and timely communications is a key to our relationship with you. We encourage all of our customers to continue to visit our website (www.rushmorelm.com) to access loan information, make payments, download forms, or obtain answers to questions about your account.

(Keep upper portion for your records)

Please mail so that your payment reaches us by the due date.

LOAN NUMBER	DUE DATE	AMOUNT DUE	IF REC'D AFTER THIS DATE	LATE PMT AMOUNT	Amount Due ⁽⁵⁾	
	05/19/2019	\$19,232.60	06/03/2019	\$19,232.60	Due By 05/19/2019:	\$19,232.60
					\$0.00 late fee will be charged after 06/03/2019	
					Additional Principal	\$
					Additional Escrow	\$
					Total Amount Enclosed:	\$

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Make checks payable to:

Rushmore Loan Management Services LLC
 P.O. Box 514707
 Los Angeles, CA 90051-4707



Whereas, Borrowers are experiencing a financial hardship, and as a result, are in default under the Loan Documents or default is imminent and have requested Servicer's forbearance in exercising its rights and remedies under the default provisions of the Loan Documents and in proceeding with any pending foreclosure;

Whereas, Servicer is willing to forbear exercising its rights and remedies in proceeding with the pending foreclosure, but only upon the terms set forth herein:

NOW, THEREFORE, in consideration of the promises and mutual covenants herein contained, the parties hereto agree as follows:

1. **Servicer's Forbearance.** Servicer shall forbear from exercising any or all of its rights and remedies presently existing or arising pursuant to the loan Documents and in the pending foreclosure during the term of the Trial Modification Agreement as set forth in this Agreement, provided, that as a condition to said continued Forbearance by the Servicer there exists no event of default as such term is defined herein at paragraph 4.
2. **Borrower(s)' Admissions:** Borrower(s) understand that Lender has offered a Trial Modification Agreement. This plan will not cure the loan default. Only upon successful completion of this plan will the lender extend to Borrower(s) a permanent modification which will fully cure the loan default.
3. **Trial Modification Agreement:**
 - a) All payments shall be made in certified funds, money order, cashier's check, electronic transfer, Western Union Quick Collect or other form of verified funds guaranteeing immediate payment.
 - b) Borrower will pay the initial sum of **\$3,000.00** within 14 days of delivery date, the timely payment of which is a condition precedent to the effectiveness of this Trial Modification Agreement.
 - c) Payments under the Agreement shall be paid in **6** monthly installments of **\$2,033.61** each. Said payments are to be received on or before the 1st day of each month commencing **October 19, 2019**, and continuing through and including **March 19, 2020**. Borrower(s) acknowledge that said installment amount may include some or all of the nondefault regular payments due under the Loan Documents. Once you have completed making your trial payments, you should continue to make monthly payments in the amount of **\$2,033.61** until you receive confirmation from Rushmore in writing regarding your permanent modification. This is an important step to ensure that your permanent modification is completed as soon as possible.

All payments are to be paid to Rushmore at the following address:

Rushmore Loan Management Services LLC
15480 Laguna Canyon Rd, Suite 100
Irvine, CA 92618
Attention: Home Retention Department

Borrower(s) understand that said regularly scheduled monthly payments may be subject to change due to escrow or interest adjustments.

- d) Any payment not made strictly in accordance with this Agreement shall not be considered to have been received by Servicer, although Servicer may, in its discretion, decide to accept any non-conforming payment.
4. **Default.** If Servicer does not receive any payments required as specified herein on the due date thereof in the amount stated above, or in the event that Borrower(s) otherwise default under any of the terms of this Agreement or the Loan Documents, then the Servicer shall be permitted to exercise any or all rights and remedies provided for in the Loan Documents, including, but not limited to, immediate commencement or continuation of a foreclosure action. In the event of Borrower(s)' default, all monies paid to Servicer under this Agreement shall be non-refundable.