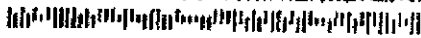


Your monthly mortgage statement

To obtain information about your account:
 Visit: www.MortgageQuestions.com
 Call toll free: 1-800-440-8767
 Fax: 1-866-917-6300

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2004 ALLVIEW LN
 DALLAS, TX 75227-2908

Loan number:
 Payment Due Date: 7/1/2019
Amount Due: \$7,200.70
 If payment is received after 7/16/2019, a \$47.11 late fee will be charged.

Statement Date: 6/18/2019

Account Information	
Property Address	
Outstanding Principal Balance (not payoff amount)	\$247,800.41
Current Interest Rate	3.7500%
Prepayment Penalty	No
Escrow Balance	\$372.38
Suspense Balance	\$0.00

Explanation of Amount Due	
Principal	\$406.53
Interest	\$771.52
Escrow (for Taxes and Insurance)	\$1,051.15
Optional Products/Other	\$0.00
Regular Monthly Payment	\$2,229.20
Total New Fees and Charges	\$47.11
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$423.99
Assessed Expenses	\$42.00
Past Due Payment(s)	\$1,458.40
Total Amount Due	\$7,200.70

Payment Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$2,001.19
Interest	\$0.00	\$3,889.05
Escrow (Taxes and/or Insurance)	\$0.00	\$4,720.17
Fees	\$0.00	\$37.50
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$0.00	-\$10,658.92

Important Messages:
 You are currently due for the 5-1-2019 payment. Your last bill payment was applied to the payment due 4-1-2019.
 *Partial Payments: 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.

Transaction Activity

Payment Date	Description	Principal (\$)	Interest (\$)	Escrow (\$)	Late Charges, Shortages & Other Fees (\$)	Suspense & Other (\$)	Total (\$)
05/31	Assessed Expenses - INSPECTION FEE	\$0.00	\$0.00	\$0.00	\$0.00	\$42.00	\$0.00
05/07	MP/PM Payment PWD PSP INS. PREMIUMS	\$0.00	\$0.00	-\$162.15	\$0.00	\$0.00	\$162.15
06/18	Late Fee Assessed	\$0.00	\$0.00	\$0.00	-\$47.11	\$0.00	\$0.00

Important Information

Late Charge Message

Your regular monthly payment has not been received. As a result, a late charge has been assessed to your account as shown above. Please contact our office if you are having financial difficulties. We want to work with you to preserve your homeownership.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Page 1 of 2

Complete this coupon, tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Payment Due Date	7/1/2019
Regular Monthly Payment	\$2,229.20
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Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$423.99
Assessed Expenses	\$42.00
Past Due Payments	\$1,458.40
Total Amount Due	\$7,200.70

PHH Mortgage Services
 PO Box 94967
 PALATINE, IL 60094-0067

If you're paying more than the amount due, please let us know so we can apply the extra amount to your debt properly. If you do not receive your statement, you'll apply the extra amount to your unpaid late charges and fees as required.

Extra principal	\$ _____
Extra escrow	\$ _____
Unpaid late charges	\$ _____
Other (specify)	\$ _____
Total check enclosed	\$ _____



99 154 7368464670 0000227631 0000222920 7



09/12/2019

Respond to this offer no later than:
10/01/2019

JOSE L C



**DECISION ON YOUR REQUEST FOR MORTGAGE ASSISTANCE
PLEASE READ CAREFULLY**

Dear JOSE L C

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification. Please read this letter so that you understand the next steps that are necessary for you to complete your modification. In order to be considered for a modification you must first complete a trial period.

Below, you will find important information about our decision regarding mortgage assistance, with additional details on the following pages. However, do not forget that **time is of the essence** to accept this offer, you must respond by 10/01/2019 in order to start this trial modification. This offer will expire so please make sure you respond by the date listed on this letter.

Account Information

Loan Number:

Property Address:

We are here to help!

Your Relationship Manager:
Maureen Hinlo
HAT@mortgagefamily.com
Online:
www.mortgagequestions.com

What you need to do:

To accept the Trial Period Plan, you must do the following by 10/01/2019:

- Sign and RETURN the Acceptance of Trial Period Plan Terms provided within this letter, and
- Pay your 1st monthly trial payment of \$1,783.36.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$1,783.36	10/01/2019
2	\$1,783.36	11/01/2019
3	\$1,783.36	12/01/2019

What you need to know:

- We have completed the review of your application for assistance and the financial information you provided.
- You are approved for a Home Affordable Modification with monthly payments in the amount \$1,783.36.
 - If you successfully complete the Trial Period Plan, you will be eligible for review for a permanent modification. The Trial Period Plan offer details are enclosed. Please read all materials carefully.

7168464670

OCWN_FHA_HMP_TRL

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.