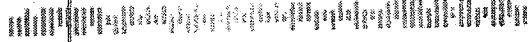


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Property Address:	
Account Number	1443815640
Payment Due Date	03/01/2019
Amount Due	\$7,791.74
<i>If payment is received after 03/16/2019, a \$52.06 late fee will be charged.</i>	

Contact Us **1-855-447-7212**

Account Information	
Outstanding Principal Balance	\$257,009.89
Current Escrow Account Balance	\$-623.83
Maturity Date	March 2047
Interest Rate	4.250%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$395.36
Interest	\$806.07
Escrow (for Taxes and Insurance)	\$607.46
Regular Monthly Payment	\$1,908.89
Total Fees Charged	\$155.16
Overdue Payment	\$5,726.67
Total Amount Due	\$7,791.74

Corporate Advances: This amount of \$259.83 includes funds advanced by the lender to pay fees and other costs authorized by the mortgage loan documents. Please contact the Customer Service Department with any questions.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US 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/office/hsp/gis/technica.cfm> or call 800-668-4227.

Transaction Activity (01/1/2018 to 02/19/2019)			
Date	Description	Charges	Payments
08/02	Disp. of MIP/PMI	\$0.00	\$-169.02
08/16	Late Charge Assessment	\$52.06	\$0.00
09/05	Disp. of MIP/PMI	\$0.00	\$-169.02

Past Payments Breakdown		
Description	Paid Last Period	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

****Delinquency Notice****
You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure of the loss of your home. As of February 13, you are 80 days delinquent on your mortgage loan.

Recent Account History	
Payment Due	Payment Status
02/01/2019	\$1,908.89 (current payment due)
01/01/2019	Unpaid balance of \$1,908.89
12/01/2018	Unpaid balance of \$1,908.89
11/2018	PAID in full, on 11/24/2018
10/2018	PAID in full, on 11/24/2018
09/2018	PAID in full, on 10/15/2018
08/2018	PAID in full, on 10/15/2018
TOTAL Due	\$7,791.74

You must pay this amount to bring your loan current.
Please note: If you have elected to use either the payment lockout, your payment will remain as indicated pursuant to the terms of your signed Authorization Form. This statement is provided for informational purposes pursuant to regulatory requirements established by the CFPB.

IMPORTANT MESSAGES:
* 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.
NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN.
PLEASE SEE REVERSE FOR ADDITIONAL IMPORTANT NOTIFICATIONS.

You agreed to participate in the following Loss Prevention Program - N/A. The first notice or filing required by law for any foreclosure process has not been made.
If you are experiencing Financial Difficulty: If you would like mortgage counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at www.hud.gov. You can also select to receive counseling through the HOPE Hotline by calling 1-888-985-HOPE.

To successfully complete the Trial Period Plan you must make the trial period payments below.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$1,527.11	12/01/2019
2	\$1,527.11	01/01/2020
3	\$1,527.11	02/01/2020

TIME IS OF THE ESSENCE.

Please send the trial period payments to:

Dovenmuehle Mortgage
1 Corporate Drive
Suite 360
Lake Zurich, IL 60047

Important Information

- Upon successful completion of the Trial Period Plan, you must continue making payments in accordance with the terms of the Trial Period Plan until a permanent modification has been ratified by both you and the lender.
- Once you have successfully made each of the payments above by their due dates, you will be sent three copies of the FHA-HAMP Modification Agreement, as well as, three copies of the FHA-HAMP Partial Claim Agreement and subordinate note. Two copies of each document must be signed and fully executed by all borrowers and returned to us. You may retain one unsigned copy for your records. When we have signed the Modification Agreement and the Partial Claim Agreement, the mortgage will be permanently modified in accordance with the terms of the Modification Agreement bringing the loan current. Please Note: You must continue to make payments in accordance with the terms of the Trial Period Plan until a permanent modification has been ratified by all parties. If you are currently a debtor in an active bankruptcy case any loan modification agreement offered to you may require subsequent court and/or trustee approval.
- A Partial Claim is when the lender advances funds on behalf of HUD in an amount necessary to reinstate a delinquent loan not to exceed the equivalent of 30% of the current unpaid principal balance for the life of the loan.
- **We must receive each payment, in the month in which it is due. If you miss a payment, vacate or abandon the property or do not fulfill any other terms of the Trial Period Plan, this offer will end and the mortgage loan will not be modified and the partial claim will not be completed .**
- This Trial Period Plan offer is contingent on you providing accurate and complete information, and clear marketable title free of any liens and encumbrances. We reserve the right to revoke this offer or terminate the plan following your acceptance if there is not clear title or if we learn of information that would make you ineligible for the Trial Period Plan.
- 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 **855-447-7212** to discuss additional loss mitigation options.