



8950 Cypress Waters Blvd.  
Coppell, TX 75019

0006589 02 MB 0.426 02 TR 00029 MRGZLN 100000

MATTHEW  
GAE

HURLEY, NY 12443



### MORTGAGE LOAN STATEMENT

STATEMENT DATE  
05/20/2019

PAYMENT DUE DATE  
06/01/2019

LOAN NUMBER  
PROPERTY ADDRESS

AMOUNT DUE  
**\$4,827.93**

HURLEY, NY 12443

If payment is received on or after 06/17/2019, a \$35.00 late fee will be charged.

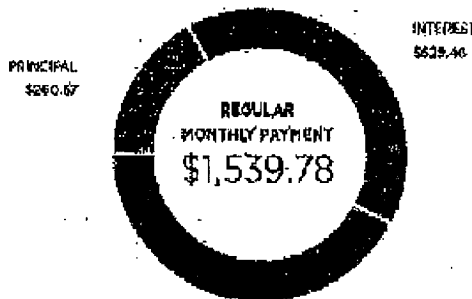
#### QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 866-480-2432  
Mon-Thu 7 a.m. to 8 p.m. (CT)  
Fri 7 a.m. to 7 p.m. (CT)  
Sat 8 a.m. to 12 p.m. (CT)  
www.mrcooper.com

YOUR Dedicated Loan Specialist is:  
Tina Glover  
AND CAN BE REACHED AT:  
(866)-416-2432  
or via mail at:  
8950 Cypress Waters Blvd.  
Coppell, TX 75019

**Go Paperless.**  
Sign up to your account to activate.

#### EXPLANATION OF AMOUNT DUE



Category	Amount
REGULAR MONTHLY PAYMENT	\$1,539.78
TOTAL FEES & CHARGES	\$249.20
OVERDUE PAYMENT(S)	\$3,038.95
PARTIAL PAYMENT (UNAPPLIED)	\$0.00
<b>TOTAL AMOUNT DUE</b>	<b>\$4,827.93</b>
TRIAL/WORKOUT PAYMENT AMOUNT	\$0.00

\*Please call Mr. Cooper to request the full amount owed on your record of the current due date or different change dates due to interest and other charges on credit.

#### ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE	\$177,712.88	INTEREST RATE	4.250%
ESCROW BALANCE	\$837.19		

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

#### PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 04/19/2019	PAID YEAR TO DATE
PRINCIPAL	\$518.38	\$1,033.11
INTEREST	\$1,261.56	\$2,523.77
ESCROW (TAXES & INSURANCE)	\$1,218.40	\$2,436.80
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00	\$0.00
<b>TOTAL</b>	<b>\$2,998.34</b>	<b>\$5,996.68</b>

#### HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at [www.mrcooper.com](http://www.mrcooper.com) and alter your selection to Paperless. Paperless offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at [www.mrcooper.com](http://www.mrcooper.com). There is no charge for this service.

#### TRANSACTION ACTIVITY (04/19/2019 to 05/20/2019)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
05/17/2019	Late Charge Assessed	\$35.60				\$35.60
05/03/2019	Payment	\$1,496.17	\$239.65	\$630.32	\$609.20	
04/28/2019	Disbursement-Escrow	\$115.39			\$115.39	
04/19/2019	Payment	\$1,499.17	\$258.73	\$651.24	\$609.20	

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



8950 Cypress Waters Blvd.
Coppell, TX 75019

CHANGING THE FACE OF HOME LOANS

12/13/2019



OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
LOAN NUMBER

PROPERTY ADDRESS

HURLEY, NY 12443

MATTHEW P
GAIL

HURLEY, NY 12443

Dear MATTHEW GAIL

You are approved to enter into a trial plan under the HAMP FHA Trial Program. This letter agreement explains the steps in the process toward qualifying for a permanent loan modification. It is important that you read this information in its entirety and completely understand the steps required to successfully complete the Trial Period Plan and obtain a permanently modified mortgage.

There are steps that need to be taken in order to accept this offer. These are outlined in the section titled, "What do I need to do."

The trial plan created for your account is displayed in the Trial Period Payment Schedule below.

Trial Period Payments Schedule\*

Table with 3 columns: Trial Payment Plan, Payment Due Date (Payments must be received by the last day of the month), Trial Payment. Rows include 1st, 2nd, and 3rd payments with due dates and amounts.

\*To successfully complete the Trial Period Plan, after you accept the trial agreement in writing and return it to us, we must receive your Trial Period Plan payments on or before the last day of each month reflected in the above chart.

In order to accept the trial plan, you must first return the executed trial plan letter agreement to us, and then we must receive the first Trial Period Plan payment by the last day of the first month reflected in the above chart. If we do not timely receive your executed trial plan letter agreement, and/or if the first Trial Period Plan payment is not received by the due date, this offer will be revoked and we may refer your mortgage to foreclosure, or if your loan has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

If you are unable or unwilling to pay the monthly trial payments listed above, we may have other options for you — such as a short sale or a mortgage release (deed in lieu).

Once you have returned the signed document and successfully made each of the monthly Trial Period Plan payments by the due dates, we will send you the final modification agreement which is required to be signed and returned to us. We will also sign this modification agreement and your account will be permanently modified in accordance with the terms of the modification agreement.

What do I need to do?
Step 1: To Accept This Offer

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

