



B6-YM07-01-7
P.O. Box 1920
Dayton, Ohio 45401-1920

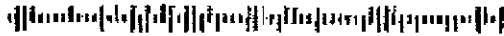
Mortgage Statement

Statement Date 11/18/2019

pnc.com/homehq

5-749-01872-0023329-002-1-001-100-000-000

Customer Service: 1-800-822-5625



ROBERT D F

Account Number
Payment Due Date 12/01/2019
Amount Due \$10,178.12

If payment is received after 12/18/2019, \$81.16 late fee will be charged.

Account Information

Outstanding Principal \$254,894.97
Interest Rate 3.3750%

Explanation of Amount Due

Principal \$916.52
Interest \$708.66
Escrow (Taxes and Insurance) \$329.87
Escrow Overage/Shortage \$15.68
Regular Monthly Payment \$1,968.72
New Fees and Charges \$96.16
Overdue Payments \$7,874.88
Past Late Charge Fees \$193.36
Past Other Fees \$45.00
Total Amount Due \$10,178.12

Transaction Activity (10/17/2019 to 11/18/2019)

Payments received after 11/18/2019 are not reflected on this statement.

Date Received	Description	Charges	Payments
11/12/2019	Property Inspection Fee	\$15.00	
11/18/2019	Late Charge Assessment	\$81.16	

Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$6,336.74
Interest	\$0.00	\$5,089.20
Escrow (Taxes and Insurance)	\$0.00	\$2,256.50
Fees	\$0.00	\$586.08
Unapplied Funds*	\$0.00	\$0.00
Total	\$0.00	\$14,248.52

Delinquency Notice

You are late on your account payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of November 18, you are 109 days delinquent on your account.

Recent Account History

- Payment Due 07/01/2019: Fully Paid on 08/18/2019
- Payment Due 08/01/2019: Unpaid balance of \$1,968.72
- Payment Due 09/01/2019: Unpaid balance of \$1,968.72
- Payment Due 10/01/2019: Unpaid balance of \$1,968.72
- Payment Due 11/01/2019: Unpaid balance of \$1,968.72
- Current payment due 12/01/2019: \$1,968.72
- Total: \$10,178.12 due. You must pay this amount to bring your loan current.

If You Are Experiencing Financial Difficulty: See page 2 for information about financial counseling or assistance.

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate Unapplied Funds Account. If you pay the balance of a partial payment, the funds may be applied to your mortgage loan or the funds may be returned to you depending on the status of your loan.

proceedings may continue, and a foreclosure sale may occur.

Beginning on February 1, 2020 and on the 1st day of each month for the next 2 months, you may make a monthly payment of \$1,397.63 instead of your regular monthly mortgage payment. If your mortgage is an adjustable rate mortgage, this amount is subject to change based on the terms of your mortgage. This is based on a new amortization term of 480 months, not including the Trial Period Plan.

Your payment schedule is shown below. Payment amounts must exactly match the amounts shown below, or your payment may be returned. **Please be sure to KEEP this payment schedule — you may not receive any additional payment reminders:**

Payment Number	Payment Amount	Payment Due Date
1	\$1,397.63	February 1, 2020
2	\$1,397.63	March 1, 2020
3	\$1,397.63	April 1, 2020

Lastly, in rare cases, the modification can be delayed due to investor requirements. As such, continue to remit the Trial Plan payment amount each month until the modification document is received.

Please mail payments using certified funds, money order or Western Union Quick Collect directly to us at the following address:

PNC Mortgage/Payment Services
Mail Stop: B6-YM14-01-1
PO Box 1820
Dayton, OH 45401-1820

Once this offer is accepted, we must receive each payment in the month in which it is due. If you miss a payment or do not fulfill all other terms of your trial plan, this offer will end and your mortgage will not be modified.

Please note that except for your monthly mortgage payment amount during the trial period, the terms of your existing note and all mortgage requirements remain in effect and unchanged during the trial period.

We will not proceed to foreclosure sale during the trial period, provided you are complying with the terms of the Trial Period Plan:

- Any pending foreclosure action or proceeding that has been suspended may be resumed, if you fail to comply with the terms of the plan or do not qualify for a permanent modification.
- You agree that the Lender will hold the trial period payments in an account until sufficient funds are in the account to pay your oldest delinquent monthly payment. You also agree that the Lender will not pay you interest on the amounts held in the account. If any money is left in this account at the completion of the Trial Period Plan, and you qualify for a loan modification, those funds will be deducted from amounts that would otherwise be added to your modified principal balance.
- The Lender's acceptance and posting of your new payment during the trial period will not be deemed a waiver of the acceleration of your loan (or foreclosure actions) and related activities, and shall not constitute a cure of your default under your loan unless such payments are sufficient to completely cure your entire default under your loan.
- You must remain in compliance with the requirements of this Trial Period Plan in order to receive a permanent mortgage loan modification. Failure to comply with the Trial Period Plan may also impact your ability to obtain another modification in the future.
- Upon successful completion of the Trial Period Plan and conversion to a permanent mortgage loan modification, you have the ability to prepay the mortgage loan without restrictions or penalties.
- If the mortgage loan becomes delinquent after it is permanently modified, you may not be eligible for another mortgage loan modification in the future.

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To request information or notify us of an error regarding your account, please send a written request/notice to

PNC Mortgage
PO Box 8807
Dayton, OH 45401-8807



Loan: 1000471317 Doc Type: OFFER LETTER RESPONSE (1199)