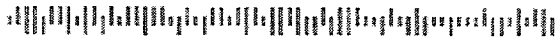


9-807-34190-0000514-001-1-000-010-000-000



TIMOTHY M S

Contact Information

Phone: 1-855-690-5900
Customer Care: Monday - Friday 8:00 a.m. - 10:00 p.m. ET
Saturday 9:00 a.m. - 6:00 p.m. ET
Find us on the web at: www.freedommortgage.com

Loan Number
Payment Due Date 12/01/19

Amount Due** **\$11,959.12**
If payment is received after 12/16/19, \$55.11 late fee will be charged.

Property Address:

Account Information

Outstanding Principal \$228,875.55
Interest Rate 5.375%
Prepayment Penalty No
Escrow Balance (\$2,526.17)
Unapplied Funds \$457.63

Explanation of Amount Due

Principal \$308.14
Interest \$1,019.71
Escrow/Impound (for Taxes and/or Insurance) \$868.40
Regular Monthly Payment **\$2,196.25**
Total Fees & Charges \$75.00
Overdue Payment \$8,785.00
Unpaid Late Charges \$902.87
Other/Optional Products \$0.00
Total Amount Due** **\$11,959.12**

Transaction Activity (10/19/19 - 11/18/19)

Transaction Description	Date	Interest Paid To Date	Transaction Effective Date	Transaction Amount	Interest Paid	Principal Paid	Escrow Paid	Late Charges Paid	Fees Paid	Optional Insurance	Unapplied Funds
Payment	10/21/19	07/01/19	10/16/19	\$542.37	\$1,026.52	\$301.33	\$698.40	\$0.00	\$0.00	\$0.00	\$0.00
Payment	10/21/19	07/01/19	10/16/19	\$457.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$457.63
Escrow Disbursement	11/06/19	07/01/19	11/06/19	\$149.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Escrow Receipt	11/15/19	07/01/19	11/15/19	\$149.28	\$0.00	\$0.00	\$149.28	\$0.00	\$0.00	\$0.00	\$0.00
Accrued Late Charge	11/18/19	00/00/00	11/18/19	\$58.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$301.33	\$2,373.35
Interest	\$1,026.52	\$8,249.45
Escrow (Taxes and Insurance)	\$1,018.28	\$6,118.75
Fees	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Partial Payment Unapplied*	\$457.63	\$457.63
Total	\$2,803.76	\$17,199.18

*Partial Payments: Any funds received that are less than a full periodic payment may be applied to your account, promptly returned to you, or held in a non-interest bearing account until enough funds are received to apply to a full periodic payment.

**Additional Monthly Amounts - This accounts for optional products including but not limited to Total Protection.

Important Messages

Delinquency information is reflected on page 2 in the Delinquency Notice section.

**This balance represents the known Amount Due as of the printing of this statement. If you are delinquent, this balance may not represent full reinstatement of your delinquency. Please contact us regarding your delinquency and the reinstatement balance at 1-855-690-5900.



FREEDOM MORTGAGE

PO Box 50485, Indianapolis, IN 46250-0485

Please note that if you currently maintain a second or subsequent lien on your mortgage (HELOC, home equity loan, or other subordinate loan type), we recommend you contact the bank or servicer of that subordinate loan for additional loss mitigation options.

To accept this offer, return this signed agreement no later than 02/09/2020.

You must make your first payment. To qualify for a permanent modification, you must make the following payment(s) in a timely manner:

Due Date	Payment
3/1/2020	\$1834.70
4/1/2020	\$1834.70
5/1/2020	\$1834.70

Wire Transfer or ACH Payments:
Freedom Mortgage Corporation
KeyBank, 127 Public Square, Cleveland, OH
ABA# 041001039
Acct# 359681378402
Reference: Freedom Loan# 98430507

Regular Mail for Payments:
Freedom Mortgage Corporation
P.O. Box 6656
Chicago, IL 60680-6656

If we don't hear from you by 02/09/2020, this offer will be deemed rejected. To accept this offer, return this signed agreement no later than xxxx and you must make your first monthly "trial period payment." To qualify for a permanent modification, you must make the following trial period payments in a timely manner

If you have a verifiable change in circumstances subsequent to this review, please remit proof of this so that we can review your eligibility for home retention once a complete loss mitigation package is received showing the changes.

Overnight:
Freedom Mortgage
10500 Kincaid Drive, Suite 111
Fishers, Indiana 46037-9764

Regular Mail:
General Correspondence
P.O. Box 50485
Indianapolis, IN 46250-0485

If you are unable to substantiate a change in circumstances, and are unable to reinstate the loan, we encourage you to consider a Pre-Foreclosure Sale (PFS) of your home in lieu of foreclosure. A PFS allows you to sell the home for a percentage of the current market value regardless of the debt that is owed on the home, however, the Mortgage must be in Default on the date the PFS transaction closes, pursuant to section 204(a)(1)(D) of the National Housing Act, 12 U.S.C. 1710. Please be advised that PFS transactions are reported to consumer reporting agencies and will likely affect your ability to obtain another mortgage and other types of credit. Attached is HUD Form 90035 with additional information on this foreclosure avoidance program.

If you are a Servicemember, we recommend that you obtain guidance from your employer regarding potential impact to your security clearance and/or employment due to a PFS.

Please note that we will continue to report the delinquency status of your loan to credit reporting agencies as well as your entry into a mortgage payment assistance program in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

If you would like additional counseling, you may consider contacting the HOPE Hotline at

98430507