



Ocwen Loan Servicing, LLC  
PO Box 24738  
West Palm Beach, FL 33416-4738

www.ocwencustomers.com

11/19/18 2:00 PM 5000905 201811201X0N19 OCWEN 11/19/18 2:00 PM 5000905 201811201X0N19



KATHY P

XXXXXXXXXXXX



**Mortgage Account Statement**

Property Address	2116
------------------	------

Statement Date	11/19/18
Account Number	
Payment Due Date	12/01/18
<b>Amount Due</b>	<b>\$10,597.14</b>
<i>If payment is received after 12/17/18, a \$64.03 late fee may be charged.</i>	

Customer Care	800-746-2936
Insurance	866-317-7661

Account Information		Explanation of Amount Due***	
Principal Balance*	\$309,241.80	Principal	\$510.98
Escrow Balance	-\$2,640.71	Interest	\$1,089.84
Maturity Date	October 1, 2045	Escrow	\$956.82
Interest Rate	4.25000%	<b>Total Regular Payment</b>	<b>\$2,557.64</b>
Prepayment Penalty	No	Past Due Payment(s) Amount	\$8,103.53
		Unapplied Funds**	-\$64.03
		<b>Total Unpaid Amount</b>	<b>\$10,597.14</b>

\* This is the Principal Balance only, not the amount required to pay the loan in full. \*\*\*This balance may increase over time.

Activity Since Last Statement (10/18/18 to 11/19/18)										
			How Payments & Charges were Applied							
Date Applied	Date Received	Description	Transaction Total	Principal	Interest	Escrow	Optional Products	Late Charges	Fees/Other	Unapplied Funds
10/29/18	10/26/18	Payment	\$2476.63	\$503.80	\$1097.02	\$875.81				

Past Payments Breakdown			Special Notices	
	Paid Since Last Statement	Paid Year to Date		
Principal	\$503.80	\$4,958.78		
Interest	\$1,097.02	\$11,049.42		
Escrow (Taxes and/or Insurance)	\$875.81	\$8,716.84		
Fees/Other Charges	\$0.00	\$10.00		
Unapplied Funds**	\$0.00	\$64.03		
<b>Total</b>	<b>\$2,476.63</b>	<b>\$24,799.07</b>		

**Important News**

\*\*Unapplied Funds: Any partial payments made are not applied to the mortgage account, but instead are held in a separate unapplied funds account. If the balance of a partial payment is paid, the funds will then be applied to the mortgage account. Payments received are to be applied in accordance with the mortgage documents. Payments will be first applied to bring the account contractually current. Any additional funds received will be applied to outstanding fees and advances, as applicable, prior to being applied to principal.

If the account has foreclosure protection provided under the Service members Civil Relief Act (SCRA) or similar state law, Ocwen will not conduct foreclosure activity during the foreclosure protection period.

Tax season is right around the corner. Please visit OCWEN's website at [www.ocwencustomers.com](http://www.ocwencustomers.com) to verify the social security number on file for this account.

For any questions about the mortgage, please call 1-800-746-2936 and ask to set up an appointment with Amrish Mehta, the account

01/27/2020

Respond to this offer no later than:  
**03/01/2020**

KATHY F



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

Dear KATHY PEVERINI and EARL PEVERINI:

**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 03/01/2020 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:  
Manish Thakur  
HAT@mortgagefamily.com  
Online:  
www.mortgagequestions.com

**What you need to do:**

To accept the Trial Period Plan, you must do the following by 03/01/2020:

- o Sign and RETURN the Acceptance of Trial Period Plan Terms provided within this letter, and
- o Pay your 1<sup>st</sup> monthly trial payment of \$2,615.84.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$2,615.84	03/01/2020
2	\$2,615.84	04/01/2020
3	\$2,615.84	05/01/2020

**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 \$2,615.84.
  - o 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.

0183773506

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. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accuntholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

3-814-8DEE30-0000003-601-62-000-001-000-0306