

Your monthly mortgage statement

To obtain information about your account:
 Visit: www.MortgageQuestions.com
 Call toll free: 1-800-440-8767
 Fax: 1-888-017-8300

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7009 ALLVIEW LN
 DALLAS, TX 75227-2904

Loan number:
 Payment Due Date: 7/1/2019
Amount Due: \$7,200.70
If payment is received after 7/16/2019, a \$47.11 late fee will be charged.

Statement Date: 6/18/2019

Account Information	
Property Address	
Outstanding Principal Balance (not payoff amount)	\$247,600.41
Current Interest Rate	3.7500%
Prepayment Penalty	No
Escrow Balance	\$372.38
Suspense Balance	\$0.00

Explanation of Amount Due	
Principal	\$405.53
Interest	\$771.57
Escrow (for Taxes and Insurance)	\$1,051.15
Optional Products/Other	\$0.00
Regular Monthly Payment	\$2,229.20
Total New Fees and Charges	\$47.11
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$423.99
Assessed Expenses	\$42.00
Past Due Payment(s)	\$1,458.40
Total Amount Due	\$7,200.70

Payment Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$2,001.19
Interest	\$0.00	\$3,889.05
Escrow (Taxes and/or Insurance)	\$0.00	\$4,723.17
Fees	\$0.00	\$37.50
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$0.00	-\$10,650.82

Important Messages:
 You are currently due for the 5-1-2018 payment. Your last bill payment was applied to the payment due 4-1-2019.
 *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.

Transaction Activity							
Posted Date	Received/Debit/Description	Principal (\$)	Interest (\$)	Escrow (\$)	Late Charges, Shortages & Fees (\$)	Suspense & Other (\$)	Total (\$)
05/31	Assessed Expenses - INSPECTION FEE	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00	\$0.00
06/07	MP/PMI Payment HUD BFP INS. PREMIUMS	\$0.00	\$0.00	-\$162.15	\$0.00	\$0.00	\$162.15
06/18	Late Fee Assessed	\$0.00	\$0.00	\$0.00	-\$47.11	\$0.00	\$0.00

Important Information

Late Charge Message

Your regular monthly payment has not been received. As a result, a late charge has been assessed to your account as shown above. Please contact our office if you are having financial difficulties. We want to work with you to preserve your homeownership.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

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Complete this coupon, tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

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Past Due Payments	\$1,458.40
Total Amount Due	\$7,200.70

PHH Mortgage Services
 PO Box 91007
 PALATINE, IL 60094-0007

If you're sending more than the amount due, please let us know and we'll apply the extra amount. If we do not receive your late payment, we'll apply the late charges and no unpaid late charges will have to be paid.

Extra principal	\$ _____
Extra escrow	\$ _____
Unpaid late charges	\$ _____
Other (specify) _____	\$ _____
Total check enclosed	\$ _____





01/21/2020

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

MICHAEL J C

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

Dear MICHAEL J C

Congratulations! The account is approved to enter into a Trial Period Plan under an PHH Mortgage Services Modification Plan. Please read this letter so the next steps that are necessary to complete the modification are fully understood. In order to be considered for a modification the proposed trial period payments must be completed.

Below, please find important information about our decision regarding mortgage assistance, with additional details on the following pages. However, **time is of the essence** to accept this offer. A response must be received by 03/01/2020 in order to start this trial modification. This offer will expire, so we must receive a response by the date listed on this letter.

What needs to be done:

- To accept an assistance option, the following must be completed:
 - For convenience we have enclosed a Mortgage Assistance Acceptance Form, which needs to be completed and RETURNED as outlined on the form by 03/01/2020.
 - In addition, the First Trial Period Plan payment of \$2,463.34 needs to be made by 03/01/2020.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$2,463.34	03/01/2020
2	\$2,463.34	04/01/2020
3	\$2,463.34	05/01/2020

What needs to be known:

- We have completed the review of the application for assistance and the financial information provided.
- The account is approved for a Alternative Modification with monthly payments in the amount of \$2,463.34.
- In order to have the account modified permanently, the following requirements must be met:

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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 accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.