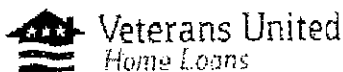


# Loan Statement



PO Box 77404  
Ewing, NJ 08628  
**STATEMENT ENCLOSED**

Statement Date:	08/19/19
Account Number:	
Payment Due Date:	09/01/19
<b>Amount Due</b>	<b>\$14,062.44</b>
<i>If payment is received after 09/01/19, \$79.37 late fee will be charged.</i>	

<b>Contact Us</b>	
Customer Service/Pay By Phone: 877-629-6992	
Website: <a href="https://my.veteransunited.com">https://my.veteransunited.com</a>	
E-mail: <a href="mailto:vu@loanadministration.com">vu@loanadministration.com</a>	
*Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628	

\* 0335355 000002507 01CES3 0057700 HN AFD6RE -D P1# VU  
WILLIAM D R



<b>Account Information</b>	
Property Address	
Outstanding Principal	\$267,653.27
Deferred Principal	\$0.00
Escrow Balance	-\$932.49
Maturity Date	July 2048
Interest Rate	5.1250%
Prepayment Penalty	NONE

<b>Explanation of Amount Due</b>	
If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to <a href="http://www.hud.gov/offices/subsidiary/hotlines.htm">www.hud.gov/offices/subsidiary/hotlines.htm</a> for a list of homeowner counselors or counseling organizations in your area.	
Principal	\$334.92
Interest	\$1,134.65
Escrow (for Taxes and Insurance)	\$489.69
Other	\$0.00
<b>Current Payment Due 09/01/19</b>	<b>\$1,959.26</b>
Total Fees Charged Since Last Statement	\$16.25
Overdue Amount	\$12,086.93
<b>Total Amount Due</b>	<b>\$14,062.44</b>

<b>Transaction Activity (07/18/2019 to 08/19/2019)</b>			
Date	Description	Charges	Payments
07/18/19	FEE -		
07/18/19	FEE -		
08/07/19	FEE -		
07/31/19	PROP INSPECT FEE	\$16.25	

<b>Past Payments Breakdown</b>		
	<b>Paid Since Last Statement</b>	<b>Paid Year to Date</b>
Principal	\$0.00	\$971.10
Interest	\$0.00	\$3,437.61
Escrow (Taxes and Insurance)	\$0.00	\$1,423.68
Other	\$0.00	\$0.00
Fees	\$0.00	\$185.54
*Unapplied Funds	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$6,017.93</b>

**\*\*Delinquency Notice\*\***

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 08/19/2019 you are 171 days delinquent on your mortgage loan.

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**Recent Account History**

*Payment due 03/01/19: Unpaid balance of \$1,944.12	*Payment due 06/01/19: Unpaid balance of \$1,959.26
*Payment due 04/01/19: Unpaid balance of \$1,944.12	*Payment due 07/01/19: Unpaid balance of \$1,959.26
*Payment due 05/01/19: Unpaid balance of \$1,959.26	*Payment due 08/01/19: Unpaid balance of \$1,959.26
*Current Payment due 09/01/19: \$1,959.26	

\*Total: \$14,062.44 due. You must pay this amount to bring your loan current.

**Terms and Conditions for Modification Approval**

Estimated New UPB: \$290,406.03  
 Rate: 3.75  
 Term: 360  
 Estimated P&I Payment: \$1,344.92  
 Estimated Escrow Payment: \$515.36  
 Principal Forbearance amount of \$0.00  
 1<sup>st</sup> Payment Due Date: 03/01/2020  
 Maturity Date: 02/01/2050  
 Subject to clear title

**Homeowner Assistance Program Evaluation Summary**

You were evaluated for homeowner assistance programs based on the eligibility requirements of the owner of your mortgage loan. These requirements for determining your eligibility for homeowner assistance programs include determining whether you are experiencing a temporary or permanent financial hardship and a review of your financial circumstances.

On the attached Homeowner Assistance Program Evaluation Summary, you will find the specific reasons for any program eligibility or ineligibility.

**Right to Appeal**

You have the right to appeal our determination not to offer you the foreclosure prevention program(s) listed in the attachment. If you would like to appeal, you must contact us in writing at the address provided below, no later than 02/22/2020, and state that you are requesting an appeal of our decision. You must include in the appeal your name, property address and mortgage loan number. You may also specify the reasons for your appeal, and provide any supporting documentation. Your right to appeal expires 02/22/2020. Any appeal requests or documentation received after 02/22/2020 may not be considered.

If you elect to appeal, we will provide you a written notice of our appeal decision within 30 calendar days of receiving your appeal. Our appeal decision is final and not subject to further appeal.

If you elect to appeal, you do not have to accept this modification offer until resolution of the appeal. If we determine on appeal that you are eligible for a different foreclosure prevention program, we will send you an offer for that program. In that case, you will have 14 calendar days from the date of the appeal decision to indicate your intent to accept the current modification offer (which may be revised to reflect new modification offer payment due dates and payment amounts if you have not already accepted it) or the new Trial Period Plan offer.

**CREDIT REPORTING:** 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 Repayment Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements. **CREDIT SCORING COMPANIES GENERALLY CONSIDER THE ENTRY INTO A PLAN WITH REDUCED PAYMENTS AS AN INCREASED CREDIT RISK. AS A RESULT, ENTERING INTO A PLAN WITH REDUCED PAYMENTS MAY ADVERSELY AFFECT YOUR CREDIT SCORE, PARTICULARLY IF YOU ARE CURRENT ON YOUR MORTGAGE OR OTHERWISE HAVE A GOOD CREDIT SCORE.**

Please be advised that if your loan is in a Special Flood Hazard Area (SFHA) and you are approved for a loan modification, you will be required to escrow the minimum amount of coverage required by the Flood Disaster