



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. Box 7230
DALLAS, TX 75261-9063

REPRESENTATION OF PRINTED DOCUMENT

Mortgage Statement
Statement Date 06/18/19

6-807-29598-0027110-002-000-110-000-000

JARED A

SOUTH JORDAN UT 84009-5692

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 07/01/19

Amount Due \$8,918.64**
If payment is received after 07/16/19, \$0.00 late fee will be charged.

Property Address: SOUTH JORDAN UT 84009

Account Information

Outstanding Principal \$332,682.16
Interest Rate 4.375%
Prepayment Penalty No
Escrow Balance \$382.93
Unapplied Funds \$174.72

Explanation of Amount Due

Principal \$476.37
Interest \$1,207.73
Escrow/Impound (for Taxes and/or Insurance) \$505.45
Regular Monthly Payment \$2,189.55
Total Fees & Charges \$40.00
Overdue Payment \$6,487.01
Unpaid Late Charges \$202.08
Other/Optional Products \$0.00
Total Amount Due \$8,918.64**

Transaction Activity (05/21/19 - 06/18/19)

| 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 | 05/23/19 | 03/01/19 | 05/16/19 | \$2,014.01 | \$1,214.62 | \$469.48 | \$464.63 | \$0.00 | \$0.00 | \$0.00 | -\$134.72 |
| Payment | 05/23/19 | 03/01/19 | 05/16/19 | \$174.72 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$174.72 |
| Escrow Disbursement | 06/05/19 | 03/01/19 | 06/05/19 | \$215.62 | \$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 | \$469.48 | \$1,403.34 |
| Interest | \$1,214.62 | \$3,648.96 |
| Escrow (Taxes and Insurance) | \$464.63 | \$1,393.89 |
| Fees | \$0.00 | \$0.00 |
| Late Charges | \$0.00 | \$0.00 |
| Partial Payment Unapplied* | \$40.00 | \$174.72 |
| Total | \$2,188.73 | \$6,620.91 |

*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 Protect.

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 obligation. Please contact us regarding your up-to-date reinstatement balance at 1-855-690-5900.

Additional information is provided on the back of the statement.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



LOAN NUMBER: JARED A

FREEDOM MORTGAGE
P.O. BOX 7230
PASADENA CA 91109-7230

Internet Reprint

Amount Due

Due By 07/01/19: \$8,918.64

\$0.00 late fee will be charged after 07/16/19

Additional Principal \$.
Additional Escrow \$.
Late Charge \$.

Total Amount Enclosed \$.

Make check payable to Freedom Mortgage



To change mailing address and/or contact information, check here and complete form on back.



PO Box 50485, Indianapolis, IN 46250-0485

(unless such escrow is prohibited by applicable law). If the cost of your hazard insurance, property tax assessment or other escrowed expenses increases, your monthly payment may increase as well.

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 02/16/2020.

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 | \$2031.25 |
| 4/1/2020 | \$2031.25 |
| 5/1/2020 | \$2031.25 |

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

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

If we don't hear from you by 02/16/2020, 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