

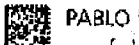


FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

Mortgage Statement

Statement Date 09/04/19

4-867-31828-0002431-001-1-000-010-000-000



PABLO R

LAREDO TX 78045-4150

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 Date 10/01/19
Payment Amount \$1,888.69

Property Address: LAREDO TX 780450000

Bankruptcy Message

Our records show you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you want to stop receiving statements, write to us at: Freedom Mortgage
P.O. Box 50485
Indianapolis, IN 46250-0485

Explanation of Payment Amount

Principal	\$300.86
Interest	\$814.77
Escrow/Impound (for Taxes and/or Insurance)	\$554.04
Regular Monthly Payment	\$1,669.67
Total Fees & Charges	\$0.00
Past Unpaid Amount	\$219.02
Total Payment Amount	\$1,888.69

This payment amount does not include any amount that was past due before you filed for bankruptcy.

Account Information

Outstanding Principal	\$207,909.19
Interest Rate	4.750%
Prepayment Penalty	No

Transaction Activity (09/01/19 - 09/04/19)

Fees assessed to your loan may or may not have been noticed with the court as of the statement date.

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	09/04/19	10/01/18	09/04/19	\$1,593.55	\$826.75	\$266.93	\$567.92	\$0.00	\$0.00	\$0.00	\$0.00
Payment	09/04/19	11/01/18	09/04/19	\$1,593.55	\$827.56	\$288.07	\$567.92	\$0.00	\$0.00	\$0.00	\$0.00
Payment	09/04/19	12/01/18	09/04/19	\$1,593.55	\$826.42	\$289.23	\$567.92	\$0.00	\$0.00	\$0.00	\$0.00
Payment	09/04/19	12/01/18	09/04/19	-\$424.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$424.21
Payment	09/04/19	01/01/19	09/04/19	\$1,593.55	\$825.26	\$290.35	\$567.92	\$0.00	\$0.00	\$0.00	\$0.00
Payment	09/04/19	02/01/19	09/04/19	\$1,593.55	\$824.13	\$291.50	\$567.92	\$0.00	\$0.00	\$0.00	\$0.00

Test Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$1,446.06	\$2,016.53
Interest	\$4,132.09	\$5,792.88
Escrow (Taxes and Insurance)	\$2,839.60	\$3,975.44
Fees	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Partial Payment Unapplied*	(\$461.97)	\$148.82
Total	\$7,955.78	\$11,933.67

Important Messages

We have not received all of your mortgage payments due since you filed for bankruptcy.

This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.

*Partial Payments: Any partial payments listed here are not applied to your mortgage, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage.

Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Declaration Amounts)

Paid Last Month	\$0.00	This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payment shown here. These are separate from your regular monthly mortgage payment.
Total Paid During Bankruptcy	\$0.00	
Current Balance	\$14,392.87	

Additional information is provided on the back of the statement.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT.



LOAN NUMBER:

PABLO

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us, instead, you should send your payment to the Trustee.

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



Payment Amount

Payment Date: 10/01/19
Payment Amount: \$1,888.69
Additional Principal \$
Additional Escrow \$
Total Amount Enclosed \$

If you are sending us a payment, make your check payable to Freedom Mortgage.

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

0000071005137464319289152546915254692



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 01/25/2020.

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

Principal and Interest:	\$1040.33
Estimated Escrow:	\$457.61
Interest Rate:	3.750%

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 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

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

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 1-888-995-HOPE. A project of the nonprofit Homeownership Preservation Foundation, the HOPE Hotline connects homeowners with HUD-approved housing counselors who offer assistance at no charge.

After all trial period payments are made timely, title is clear and you have submitted all the required documents, your mortgage will be permanently modified. After successfully completing the Trial Payment Plan (TPP), you must continue making payments in accordance with the terms of the signed agreement until the permanent loan has been ratified by all parties. Your existing loan and loan