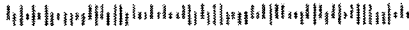




Contact Us:
 Web: www.PennyMacUSA.com
 General Insurance: (866) 318-0208
 Settlement Claim Checks: (866) 314-0498
 Customer Service: (800) 777-4001

EX0610

ROSELAIN



Mortgage Activity Statement	
Statement Date: October 19, 2019	
Loan Number:	
Payment Due Date:	November 1, 2019
Amount Due:	\$5,354.14
<i>if payment is received after 11/16/2019, \$38.44 late fee will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.</i>	

Explanation of Amount Due	
Contractual Amount Due	
Principal:	\$430.05
Interest:	\$530.91
Escrow (Taxes and Insurance):	\$772.50
Regular Monthly Payment:	\$1,733.46
Fees & Charges (total outstanding)	\$153.76
Charges since last statement	\$38.44
Credits since last statement	\$0.00
Overdue Payment:	\$3,466.92
Total Amount Due:	\$5,354.14
The total payment amount needed to bring the account current is \$5,354.14.	

Account Information	
Property Address:	
Unpaid Principal Balance:	\$222,454.62
Escrow Balance:	(\$2,757.89)
Suspense Balance:	\$0.00
Interest Rate until 01/01/2023:	2.875%
Payment Change Date (Adjustable Interest Rate Change):	02/01/2023
Prepayment Penalty:	NO

Important Messages
 *suspense: Any amount received less than a full payment will be applied to a suspense account for your mortgage. When enough is received to equal a full payment, a full payment will be applied to your mortgage.

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	\$426.97	\$3,387.34
Interest:	\$533.99	\$4,300.34
Escrow (Taxes & Insurance):	\$772.50	\$3,437.10
Fees:	\$0.00	\$192.20
Suspense*:	(\$591.54)	\$0.00
Total:	\$1,141.92	\$11,316.98

ADUS - Billing Statement

PAYMENT COUPON - Detach and Return With Your Payment Made Payable to: PENNYMAC LOAN SERVICES, LLC



Loan Number: 8013291111

PENNYMAC LOAN SERVICES, LLC
 PO BOX 660929
 DALLAS, TX 75266-0929



Payment Date: 11/1/2019

Payment Amount \$
 Additional Principal \$
 Additional Escrow \$
 Other \$
 Total Amount Enclosed \$

Please refer to the loan number on the front of your check

0100801329111160017334600003620689

Specialized Housing Counselors

ACTION REQUIRED

Please see your trial payment schedule below:

Trial Payment	Trial Payment Due Date	Monthly Principal & Interest Payment	Estimated Monthly Escrow Payment	Total Monthly Payment	Interest Rate
1st payment	by 4/1/2020	\$805.89	\$649.23	\$1,455.12	3.750 %
2nd payment	by 5/1/2020	\$805.89	\$649.23	\$1,455.12	3.750 %
3rd payment	by 6/1/2020	\$805.89	\$649.23	\$1,455.12	3.750 %

Under the Trial Payment Plan, you will be required to make monthly "Trial Payments," instead of your regular mortgage payments. These trial payments must be made, in full, by the monthly due date. If you fail to make a Trial Payment during the month in which it is due, your Trial Payment Plan may be canceled, and your loan will not be permanently modified. As a reminder, you must also sign and return your Trial Payment Plan Agreement by 4/30/2020.

Payments can be made by logging onto <http://www.pennymacusa.com/> and scheduling your payment through the modification portal, calling PennyMac or by mailing in your payment.