



3-809-09295-0013289-003-010-010-000-000

ALEXANDER ALBAI ADE.F.I.O
RO

FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-8063

MO. STATEMENT

Statement Date: 04/16/2019

Questions About Your Loan?
(800) 686-2404
www.homepointfinancial.com

| | |
|--|--------------------|
| Account Number: | |
| Payment Due Date: | May 1, 2019 |
| Loan Due Date: | November 1, 2018 |
| Amount Due: | \$13,119.32 |
| <i>If payment is received after 05/16/2019 a \$52.17 late fee will be charged.</i> | |

Property Address:

| Account Information | |
|-------------------------------|--------------|
| Outstanding Principal Balance | \$258,720.63 |
| Deferred Principal Balance | \$0.00 |
| Escrow Account Balance | -\$1,154.81 |
| Unapplied Funds Balance | \$250.00 |
| Interest Rate | 4.2500% |
| Loan Maturity Date | 05/01/2047 |
| Prepayment Penalty | None |

| Explanation of Amount Due | |
|-------------------------------------|--------------------|
| Principal | \$396.19 |
| Interest | \$907.99 |
| Escrow (for Taxes and/or Insurance) | \$505.48 |
| Optional Insurance | \$0.00 |
| Regular Monthly Payment | \$1,809.66 |
| Fees | \$413.02 |
| Mortgagor Recoverable Advances | \$15.00 |
| Overdue Payment | \$10,881.64 |
| Total Amount Due | \$13,119.32 |

| Past Payments Breakdown | | |
|--------------------------------|-----------------|-------------------|
| | Paid Last Month | Paid Year to Date |
| Principal | \$0.00 | \$0.00 |
| Interest | \$0.00 | \$0.00 |
| Escrow | \$0.00 | \$0.00 |
| Fees | \$0.00 | \$0.00 |
| Mortgagor Recoverable Advances | \$0.00 | \$0.00 |
| Optional Insurance | \$0.00 | \$0.00 |
| Partial Payments (Unapplied)* | \$0.00 | \$0.00 |
| Total | \$0.00 | \$0.00 |

Important Messages
Our records indicate your loan is currently past due. As of 04/16/2019 you are 166 days delinquent on your mortgage. Please remit payment or contact Home Point Financial at 800.686.2404 to discuss possible payment options. If you have already submitted payment or made payment arrangements, please disregard this message.

809-2014-118F

| Transaction Activity (03/19/2019 - 04/16/2019) | | | | | | | | | | |
|--|----------|--------------------|----------|-----------|----------|----------|-----------|--------------------------------|--------------------|------------------|
| Trans Date | Due Date | Description | Amount | Principal | Interest | Escrow | Fees | Mortgagor Recoverable Advances | Optional Insurance | Unapplied* Other |
| 03/29 | | HAZARD INSURANCE | \$0.00 | \$0.00 | \$0.00 | \$416.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 \$0.00 |
| 03/29 | 11/01 | ESCROW ADVANCE | \$416.00 | \$0.00 | \$0.00 | \$416.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 \$0.00 |
| 04/05 | | MORTGAGE INS DISB | \$0.00 | \$0.00 | \$0.00 | \$179.97 | \$0.00 | \$0.00 | \$0.00 | \$0.00 \$0.00 |
| 04/05 | 11/01 | ESCROW ADVANCE | \$179.97 | \$0.00 | \$0.00 | \$179.97 | \$0.00 | \$0.00 | \$0.00 | \$0.00 \$0.00 |
| 04/16 | 11/01 | LATE CHARGE ASSESS | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$52.17) | \$0.00 | \$0.00 | \$0.00 \$0.00 |

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:
U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call (800) 569-4287.

If you are a New York resident or your property is located in the state of New York, you may file complaints about Home Point Financial Corporation with the New York State Department of Financial Services, and you may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Home Point Financial Corporation is a debt collector. Home Point Financial Corporation is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

To ensure proper credit, please write account number on check and return this stub along with your payment in envelope provided. Save a stamp and make your monthly payment online at homepointfinancial.com. It's easy!



HOME POINT FINANCIAL CORPORATION
PO BOX 790309
ST LOUIS, MO 63179-0309

Please check this box and complete reverse side if there is a change in billing address or call 800.686.2404

| Amount Due | |
|--|--------------------|
| Due By May 1, 2019 : | \$13,119.32 |
| <i>If payment is received after 05/16/2019 , a \$52.17 late fee will be charged.</i> | |

| | |
|--------------------------------|-----------------|
| Additional Principal | \$ _____ |
| Additional Escrow | \$ _____ |
| Late Charges | \$ _____ |
| Fees | \$ _____ |
| Mortgagor Recoverable Advances | \$ _____ |
| Total Amount Enclosed | \$ _____ |

Payments received after 7:00 PM CT. will be processed the next business day. This may result in late fees and credit reporting if paying after the cut off.



February 17, 2020

ALEXANDER A

Loan #:

Dear ALEXANDER ALBALADEJO and Caridad Batista:

Congratulations! You are approved to enter into a trial period plan under the FHA - Home Affordable Modification Program ("FHA - HAMP"). This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To accept this offer, 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:

| |
|---|
| 1 st payment: \$1,483.37 by 03/01/2020 |
| 2 nd payment: \$1,483.37 by 04/01/2020 |
| 3 rd payment: \$1,483.37 by 05/01/2020 |

After all trial period payments are timely made and you have submitted all the required documents, including submitting the executed Home Affordable Modification Trial Period Plan before the first payment date, your mortgage will be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each payment is not received by Home Point Financial Corporation in the month in which it is due, this offer will end and your loan will not be modified under the terms described in this offer.**

If you have any questions or if you cannot afford the trial period payments shown above but want to keep your property, or if you have decided to leave your property but still want to avoid foreclosure, please call us at as we may be able to help you. (Also, please review the attached "Frequently Asked Questions.")

Sincerely,

Home Point Financial Corporation

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices



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