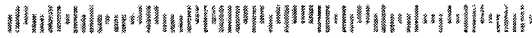


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JOSHUA S
JENNIFER S

KILLEEN TX 76549-6103



Payment Due Date 08/01/2019
Amount Due \$4,636.32

If payment is received after 08/16/2019, a \$38.41 late fee will be charged.

Contact Us 1-800-669-4268

Account Information	
Outstanding Principal Balance	\$176,280.49
Current Escrow Account Balance	\$2,251.20
Maturity Date	December 2048
Interest Rate	4.750%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$229.46
Interest	\$698.77
Escrow (for Taxes and Insurance)	\$550.00
Regular Monthly Payment	\$1,485.23
Total Fees Charged	\$299.85
Overdue Payment	\$2,851.29
Total Amount Due	\$4,636.32

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US 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/hsp/sfh/hcp/hcs.cfm> or call 800-568-4287.

Transaction Activity (6/18/2019 to 07/01/2019)			
Date	Description	Charges	Payments
07/01	Payment - Thank you	\$0.00	\$1,366.06
07/01	Property Inspection Fee	\$14.00	\$0.00
	Total Outstanding Fee Balances*	Late Charge Assessment \$271.50 Property Inspection Fee \$28.00	

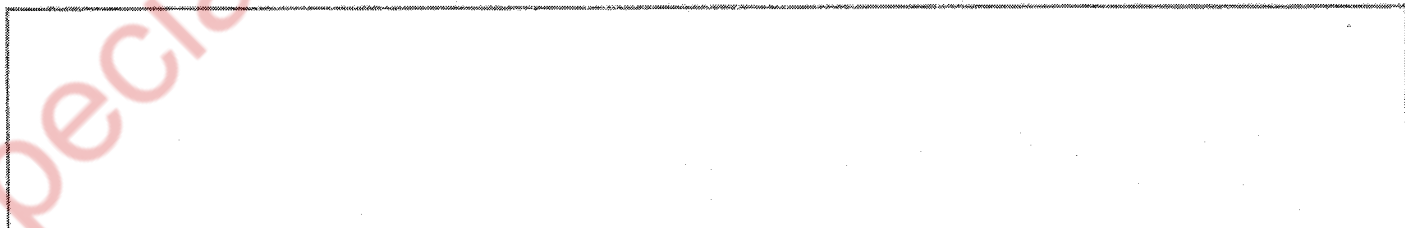
*Total Outstanding Fee Balances include current charges plus all fees outstanding as of the date of this statement.

Past Payments Breakdown		
Description	Paid Last Period	Paid Year to Date
Principal	\$226.75	\$1,135.51
Interest	\$698.48	\$3,801.33
Escrow (Taxes and Insurance)	\$440.83	\$2,151.29
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$1,366.06	\$6,788.13

IMPORTANT MESSAGES:
* Partial payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. For a list of HUD approved Housing Counseling Agencies, go to www.hud.gov or call HUD toll free at 1-800-669-4287.

NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN. PLEASE SEE REVERSE FOR ADDITIONAL IMPORTANT NOTIFICATIONS.

Please note: If you have defaulted in our automatic payment service, your payment will proceed as scheduled pursuant to the terms of your signed Authorization Form. This statement is provided for informational purposes pursuant to regulatory requirements established by the CFPB.



VA TRIAL MODIFICATION AGREEMENT

This agreement made this 11TH day of FEBRUARY 2020 by and between, VILLAGE CAPITAL & INVESTMENT, LLC; holder of a mortgage/deed of trust hereinafter referred to as "Lender", JOSHUA S. JENNIFER S. Hereinafter referred to as "Mortgagor(s)", concerning the property described as:

KILLEEN, TX 76549

Also identified as Loan # _____ based upon the following facts enter into this **TRIAL MODIFICATION AGREEMENT**:

FACTUAL INFORMATION AND RECITALS

1. The loan is evidenced by a Promissory Note and is secured by a Mortgage dated on or about DECEMBER 12TH 2018 for a Note in the amount of \$177,366.00.
2. The parties here to desire to enter into a Trial agreement. If the Member successfully completes the Trial Agreement, the Mortgagor(s) will be placed into a Modification.

Please Note: If you are currently a debtor in an active bankruptcy case, the Loan Modification may also require court and/or trustee approval.

3. If the Mortgagor(s) fails to adhere to the terms of the Trial period the Mortgagor(s) will need to 1) Request the loan be reviewed for a Loan Modification, based on your current financial situation, 2) Reinstate the loan, or, 3) Pay the loan in full.
4. In consideration of the conditions set forth below, Lender shall grant Mortgagor(s) forbearance from any foreclosure action for the delinquent mortgage payments beginning with the JULY 1ST 2019 payment and monthly thereafter. Please Note: If you are currently a debtor in an active bankruptcy case, any foreclosure activity is subject to applicable bankruptcy law and bankruptcy court orders.

AGREEMENT

A.) Mortgagor(s) agree(s) to a **TRIAL MODIFICATION AGREEMENT WITH MONTHLY PAYMENTS OF \$1,336.90 FROM 03/01/2020 THRU 05/01/2020. THESE PAYMENTS MUST BE MADE IN A TIMELY FASHION BEGINNING MARCH 1ST 2020, AND ON THE 1ST OF EVERY MONTH THEREAFTER THROUGH MAY 1ST 2020. IF SIGNED AGREEMENT IS NOT RECEIVED ON OR BEFORE 02/26/2020, WE MAY PROCEED WITH A FORECLOSURE ACTION. PLEASE NOTE: IF YOU ARE CURRENTLY A DEBTOR IN AN ACTIVE BANKRUPTCY CASE, ANY FORECLOSURE ACTIVITY IS SUBJECT TO APPLICABLE BANKRUPTCY LAW AND BANKRUPTCY COURT ORDERS.**