



PO Box 18001
Hattiesburg, MS 39404-8001

4-720-25366-9031056-903-01-000-011-000-000



LEONARD E M/
FT WORTH TX 76137-3928

Mortgage Statement 10/17/19

Loan Number	
Property Address:	FT WORTH TX 76137
Payment Due Date	11/01/2019
Amount Due	\$12,222.06
If paid after 11/16/19 a late fee of \$92.09 will be assessed.	

Contact Us

Single Point of Contact:	Natalie Anderson 800-748-9499 2977
Customer Service	1-800-986-2462
Hearing/Speech Impaired TTY	1-877-544-9716
Web:	www.regionsmortgage.com
Mortgage Loan Originator:	Amanda Lampton NMLS# 1121355

<http://www.regionsmortgage.com/amandalampton> or 877-530-3286

Account Information

Outstanding Principal Balance	\$317,819.82
Escrow Balance	\$5,969.28
Interest Rate	5.625%
Prepayment Penalty	None

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/hsgz/h/hc/index.cfm> or call 800-568-4267.

Fee Breakdown (see reverse for additional fees)

Late Charges	\$454.01
Property Inspection	\$12.50

Explanation of Amount Due

Principal	\$357.04
Interest	\$1,484.81
Escrow	\$1,129.26
Regular Payment	\$2,971.11
Past Due Payments	\$8,913.33
Other Fees Due (See Fee Breakdown)	\$466.51
Less Partial Payment (Unapplied)*	\$128.89
Amount Due	\$12,222.06
Fees Since Last Statement (See Transaction Activity)	\$104.59

Important Messages (see reverse for additional messages)

If this loan was discharged or is part of an open bankruptcy case prior to you are subject to protections under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect or recover debt. However, we reserve all rights and remedies under the security instrument, including the right to foreclose on the collateral subject to any applicable bankruptcy or other law.

Transactional Activity From 09/18/19 to 10/17/19 (see reverse for additional transactions)

Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Partial Payment (Unapplied)*	Fees & Assessments	Effective Date
10/09/19	PMI/FHA Ins Dis				322.62-				
10/10/19	Property Inspection							12.50-	
10/17/19	Late Charge							92.09-	

Past Payments Breakdown

	Paid/Waived Since Last Statement	Paid Year to Date
Principal	\$0.00	\$2,138.18
Interest	\$0.00	\$8,973.69
Escrow (Taxes & Insurance)	\$0.00	\$8,872.66
Partial Payment (Unapplied)*	\$0.00	\$128.89
Total	\$0.00	\$20,113.32

Delinquent Notice

You are late on your mortgage payments. As of 10/17/2019, you are 77 days delinquent on your mortgage loan. Failure to bring the loan current may result in fees or completion of the foreclosure process--the loss of your home.

Loss Mitigation Program: Not Applicable.
Recent History

- Payment Due 10/01/2019 : Unpaid Balance \$2,971.11
- Payment Due 09/01/2019 : Unpaid Balance \$2,971.11
- Payment Due 08/01/2019 : Unpaid Balance \$2,971.11
- Payment Due 07/01/2019 : Fully Paid on 06/30/2019
- Payment Due 06/01/2019 : Fully Paid on 07/08/2019
- Payment Due 05/01/2019 : Fully Paid on 05/10/2019
- Amount Due \$12,222.06. You must pay this amount to bring your loan current.

*Partial Payment (Unapplied): Any partial payments that you make are not applied to your mortgage but are instead held in a suspense account. These funds will be

If you are experiencing financial difficulty, See the Important Disclosures Page included with your statement for more information about mortgage counseling or assistance.



Leonard E M:

January 09, 2020
Reference: Loan Number

Subject: Loan Modification Offer - Act Now to Avoid Foreclosure

Dear Leonard E M:

Thank you for contacting us about your mortgage. Based on careful review of the information you provided, we are offering you an opportunity to enter into a loan modification trial period plan. This is the first step toward qualifying for a permanent loan modification. If you satisfy all of the terms of the offer, successfully complete the trial period plan by making the required payments, and return a signed loan modification agreement and, if applicable, the standard flood hazard determination form, we will sign the loan modification agreement and your loan will be permanently modified.

REGIONS
Phone: 1-800-748-9498
P.O. Box 18001, Hattiesburg, MS 39404-8001

ACT NOW - Key Steps to Modify your Mortgage and Prevent Foreclosure Action

You have been approved for the following Modification Option:

- Flex Modification
- Cap & Extend Modification
- Disaster Related Modification
- Other Modification

Step 1: Contact Us or Send Your First Trial Period Plan Payment to Prevent Foreclosure Proceedings

You must do one of these by January 23, 2020.

- * Contact us by phone or in writing to let us know if you intend to accept this offer, OR
- * Send your first trial period plan payment of \$ 2694.16 to accept this offer.

If you do not contact us or send your first trial period plan payment by January 23, 2020, foreclosure proceedings may be started or continue.

Please note: If you respond timely, but a foreclosure sale has been scheduled, Regions cannot guarantee that the sale will be cancelled or postponed by the court.

Step 2: Make Your Trial Period Plan Payments

- * To successfully complete the trial period plan, you must make the trial period plan payments below.

First Payment:	\$	2694.16	by	02-01-2020
Second Payment:	\$	2694.16	by	03-01-2020
Third Payment:	\$	2694.16	by	04-01-2020

Exclusive address for Information Requests and Error Resolution: PO Box 110, Hattiesburg, MS 39403-0110

"Regions Bank may be a debt collector under applicable law. This communication may be deemed an attempt to collect a debt, and any information obtained could be used for that purpose. If you are a successor in interest, this notice does not make you liable for the mortgage debt, and you will only be liable for the mortgage debt if you assume the mortgage loan obligation under State law." • Once enrolled, loan information is available 24 hours a day, 7 days a week at regionsmortgage.com

"Regions is an Equal Housing Lender."