

Your monthly mortgage statement

To obtain information about your account:
 Visit: www.MortgageQuestions.com
 Call toll free: 1-888-484-2007
 Fax: 1-856-917-8003



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DARREN S KI



SUFFOLK, VA 23434-9229

Statement Date: 8/30/2019

Account Information	
Property Address	SUFFOLK, VA 23434
Outstanding Principal Balance (not payoff amount)	\$275,964.86
Current Interest Rate	5.2500%
Prepayment Penalty	No
Escrow Balance	\$331.01
Suspense Balance	\$1,915.96

Loan number:
 Payment Due Date: 9/1/2019
Amount Due: \$8,517.15
If payment is received after 9/16/2019, a \$62.27 late fee will be charged.

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$348.39	\$1,726.84
Interest	\$1,206.87	\$6,059.46
Escrow (Taxes and/or Insurance)	\$462.26	\$2,311.30
Fees	\$0.00	\$7.50
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$1,915.96
Total	\$2,019.52	\$12,021.06

Explanation of Amount Due	
Principal	\$354.53
Interest	\$1,202.73
Escrow (for Taxes and Insurance)	\$462.26
Optional Products/Other	\$0.00
Regular Monthly Payment	\$2,019.52
Total New Fees and Charges	\$0.00
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$388.62
Assessed Expenses	\$50.45
Past Due Payment(s)	\$6,058.56
Total Amount Due	\$8,517.15

Important Messages

You are currently due for the 8-1-2019 payment. Your last full payment was applied to the payment due 5-1-2019.

*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.

Transaction Activity				Principal (\$)	Interest (\$)	Escrow (\$)	Late Charges, Shortages & Fees (\$)	Suspense & Other (\$)	Total (\$)
Posted Date	Received/Credited Date	Description							
08/30	08/29	Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$2,000.00
08/30	08/29	Payment	\$348.39	\$1,206.87	\$462.26	\$0.00	\$0.00	\$2,019.52	\$0.00



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 03/05/2020.

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:	\$1343.46
Estimated Escrow:	\$415.16
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

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 requirements remain in effect and unchanged during the trial period. **If each payment is not received by Freedom Mortgage 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 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 contact your designated Single Point of Contact listed below.

If you have any questions, please contact your knowledgeable Customer Care Single Point of Contact, at (855) 690-5900 Monday through Friday from 8:00am – 10:00pm and Saturday from