

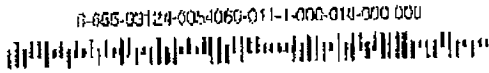


Pay by mail (Certified Funds Only)  
 Flagstar Bank  
 5151 Corporate Drive • 3W-175  
 Troy, MI 48090-2539

» ACCELERATED MORTGAGE STATEMENT

STATEMENT CREATION DATE: 04/16/2019

Loan Number  
 Payment Due Date: 05/01/2019  
 Amount Due<sup>2</sup>: \$8,584.20



HOBERT U G



Customer service:  
 (800) 393-4887  
 Monday-Friday 8:30 a.m.-7 p.m. ET

**Important Account Messages**

We appreciate the opportunity to service this loan. For more details on other services we provide or more information for this loan, visit the website referenced above.

**Review Home Loan Activity**

**Account Information**

Property Address  
 Outstanding Principal \$214,089.37  
 Escrow Balance (\$2,435.57)  
 Interest Rate 3.875000%  
 Prepayment Penalty No  
 \*This is not the total amount required to pay the loan in full. For a payoff quote, please call customer service (800) 393-4887.

**Delinquency Notice**

The mortgage payments are late. Failure to bring the loan current may result in fees and foreclosure - the loss of the home. As of 04/16/19 the mortgage loan is 166 days delinquent.

**Recent Account History**

- Payment due 11/01/18 - Unpaid balance of \$1,375.55
  - Payment due 12/01/18 - Unpaid balance of \$1,375.55
  - Payment due 01/01/19 - Unpaid balance of \$1,375.55
  - Payment due 02/01/19 - Unpaid balance of \$1,375.55
  - Payment due 03/01/19 - Unpaid balance of \$1,375.55
  - Payment due 04/01/19 - Unpaid balance of \$1,375.55
- Total Fees & Advances \$330.40

Total Due - \$9,959.75: This amount reflects the Reinstatement Amount, as well as the next regularly scheduled payment.

Foreclosure Status - The loan was referred to foreclosure. If you are experiencing financial difficulty, see the reverse side for information about mortgage counseling and assistance.

**Explanation of Amount Due**

Overdue Payment	\$8,253.30
Total Advances	\$48.00
Total Fees (Includes late charges)	\$282.90
<b>Total Reinstatement Amount Due<sup>2</sup></b>	<b>\$8,584.20</b>

\*The reinstatement amount due includes all past due payments as well as fees and other charges incurred as of 04/16/2019. Please be advised, the reinstatement amount may change if additional payments become past due and/or if additional fees or other charges are incurred after this date. Reinstatement payments should be sent in certified funds to the Pay by Mail address noted above.

**Full Accelerated Amount Due<sup>1</sup>** \$221,344.75

**Payment Breakdown**

	Last Payment	Paid year to date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>
Taxes		\$238.71
Insurance		\$1,075.00
Mortgage Insurance		\$556.25
<b>Total</b>		<b>\$1,869.96</b>


**TRIAL PLAN AGREEMENT**

 Loan #:
 

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*Sign and Return this Agreement by 03/05/2020*
**1. Payment Terms**


Trial Plan Start Date: **04/01/2020**  
 Trial Plan Duration: **3 Months**  
 Trial Plan Payment Amount: **\$1,149.02**

**Trial Plan Payment Schedule.** Trial Plan payments will be due and payable to Flagstar Bank according to the schedule outlined below. If we do not receive a payment by the last day of the month in which it is due, the Agreement is considered broken.


	<b>Due Date:</b>	<b>Amount Due:</b>
Trial Payment 1	04/01/2020	\$1,149.02
Trial Payment 2	05/01/2020	\$1,149.02
Trial Payment 3	06/01/2020	\$1,149.02

After successful completion of the Trial Plan, you must continue to make payments in the amount of **\$1,149.02**, due on the 1<sup>st</sup> of the month, until you receive confirmation that the loan is permanently modified.


Trial Plan payments can be paid using any of the payment submission options listed below. If the first Trial Plan payment is being submitted *with* the signed Agreement, it should be sent to Flagstar Bank, Loss Mitigation Department W-110-7, 5151 Corporate Drive, Troy, MI 48098, not to the 'Pay by Mail' address listed below.

 Pay by Phone

(800) 393-4887  
Monday-Friday, 8:30 a.m.-7 p.m. ET

 Pay by Mail

Flagstar Bank • P.O. Box 660263  
Dallas, TX 75266-0263

 Western Union  
Quick Collect

Pay at a participating Western Union agent location. Please visit [westernunion.com](http://westernunion.com) for additional information.

If you cannot afford the trial period plan payments described above but want to remain in your home, or if you have decided to leave your home, please contact us immediately to discuss additional foreclosure prevention options that may be available.

**Application of Payments During the Trial Plan.** Because the Trial Plan payment amount may be less than the loan's contractual payment amount, you agree that: (1) we will hold the Trial Plan payments in a suspense account until sufficient funds are in the account to fulfill your oldest delinquent contractual monthly payment; (2) we will not owe you interest on the amounts held in the suspense account; and (3) any funds left in the suspense account at the end of the Trial Plan will be applied to reduce the unpaid amounts of your mortgage loan in accordance with applicable law. Our acceptance and posting of your payment during the Trial Plan will not be deemed a waiver of the acceleration of your loan and related activities, and shall not constitute a cure of your mortgage default unless such payments reinstate the loan.