



PO BOX 830913  
Birmingham, AL 35283-0913

DO NOT SEND PAYMENTS OR  
CORRESPONDENCE TO THIS ADDRESS.



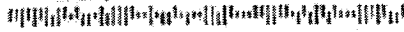
**Mortgage Statement**

Statement Date: 10/17/19

1 877 764 9319 | GatewayLoan.com



GLENN F. E.



Account Number	
Payment Due Date	11/01/19
Amount Due	\$7,816.82
<i>If payment is received after 11/16/19, \$81.95 late fee will be charged</i>	

Explanation of Amount Due	
Principal	\$354.39
Interest	\$783.74
Escrow (Taxes and Insurance)	\$910.86
<b>Regular Monthly Payment</b>	<b>\$2,048.99</b>
Total Fees and Charges	\$1,669.85
Past Due Payments	\$4,097.98
<b>Total Amount Due</b>	<b>\$7,816.82</b>

Account Information	
Property Address	
Outstanding Principal Balance	\$225,702.95
Interest Rate (Until 02/01/49)	4.1250%
Prepayment Penalty	NO

Transaction Activity (09/17/19 to 10/17/19)			
Date	Description	Charges	Payments
SEE PAGE TWO			

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$350.76	\$3,454.01
Interest	\$787.37	\$7,927.29
Escrow (Taxes and Insurance)	\$910.86	\$9,051.68
Fees	\$20.00	\$30.00
Late Charges	\$0.00	\$0.00
Partial Payment (underpaid)	\$1,026.01	\$1,026.01
<b>Total</b>	<b>\$3,095.00</b>	<b>\$21,495.93</b>

**\*\*Delinquency Notice\*\***

You are late on your mortgage payments: Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 10/17/19, you are 46 days delinquent on your mortgage loan.

*Recent Account History*

- | Payment due on 05/01/2019 fully paid on 05/17/2019
- | Payment due on 06/01/2019 fully paid on 06/21/2019
- | Payment due on 07/01/2019 fully paid on 07/31/2019
- | Payment due on 08/01/2019 fully paid on 09/30/2019
- | Payment due on 09/01/2019 - Unpaid Balance of \$2,130.94
- | Payment due on 10/01/2019 - Unpaid Balance of \$2,148.94
- | Current payment due 11/01/19: \$2,048.99

**Total: \$7,816.82 due. You must pay this amount to bring your loan current.**

**If you are Experiencing Financial Difficulty:**  
See back for information about mortgage counseling or assistance.

**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.

**Housing Counseling:** For a list of HUD-approved housing counseling agencies that can provide free foreclosure prevention and debt management information, you may contact the U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling) or the Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp).

If total payment amount is more than \$10,000, please submit your payment via a cashier's check or money order to: Gateway Mortgage Group, LLC

**Bankruptcy:** 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, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, the creditor retains rights under its security instrument, including the right to foreclose its lien.



**Monthly Payment Notice**  
Return this portion with your payment



Go Paperless  
Sign up for escrow statements today!  
Log in to your account at  
[GatewayLoan.com](http://GatewayLoan.com)

Make Checks Payable to:

Gateway Mortgage  
PO Box 21044  
Tulsa, OK 74121-1044

Account Number	
Amount Due	
Next Payment Amount	\$2,048.99
Due by 11/01/19	\$7,816.82
<i>\$81.95 late fee will be charged after 11/16/19</i>	
Additional Principal	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b>	<b>\$</b>
<i>If your account is current, additional undesignated funds will be applied first to any outstanding fees and then to principal.</i>	

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Gateway Loan # \_\_\_\_\_

**It is important that you read this information in its entirety so that you completely understand the actions you need to take to successfully complete the trial period and to permanently modify your mortgage.**

**Important Information Regarding Your FHA HAMP Trial Period**

Thank you for contacting us about your mortgage. Your mortgage account is currently due for the **October 1, 2019** payment and subsequent payments. Based on a careful review of the information you provided, you are approved to enter into a Trial Period Plan for FHA HAMP (Home Affordable Modification Program). This is the first step in qualifying for a more affordable mortgage payment with more manageable terms.

**To Activate Your Trial Plan**

Please return a signed and dated copy of this agreement no later than **March 5, 2020**. Please also submit **a current driver's license** for all individuals who are required to sign this agreement. These documents may be submitted by one of the following methods:

<b>Email</b> solutions@gatewayloan.com	<b>Fax</b> 855-854-7457	<b>Mail</b> 244 South Gateway Place Jenks, OK 74037
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**Make Trial Period Payments**

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

Trial Period Payment	Due Date	Amount
1 <sup>st</sup> Trial Payment	04/01/2020	\$1955.00
2 <sup>nd</sup> Trial Payment	05/01/2020	\$1955.00
3 <sup>rd</sup> Trial Payment	06/01/2020	\$1955.00

**Payment Options**

If your account is not on Certified Funds, you may call 855-898-6070 and make the payment by phone with one of our agents, *a payment by phone fee will apply.*

You may also mail your payments to arrive on or before the due date to:

GATEWAY MORTGAGE GROUP  
244 SOUTH GATEWAY PLACE  
JENKS, OK 74037

Gateway Default Servicing Center – PO Box 1560 / Jenks, OK 74037

[www.GatewayLoan.com](http://www.GatewayLoan.com)

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED, THIS LETTER IS FOR INFORMATION PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY