



CALIBER HOME LOANS

RETURN SERVICE ONLY
Please do not send mail to this address
PO Box 619083
Dallas TX 75261-9083

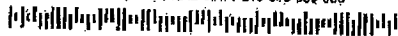
NMLS ID 15622

Mortgage Statement

Statement Date: 08/09/2019

If you have questions or concerns about your statement, please contact us at 1-800-401-6587 between the hours of 8:00am and 7:00pm, Monday through Friday (CST), or email us by logging in to your account at myaccount.caliberhome loans.com and selecting "Contact Us."

3-758-97422-0001242-001-1-010-010-000-000



MIGUEL O




Property Address:

Account Information	
Outstanding Principal	\$220,557.66
Interest Rate	4.62500%
Prepayment Penalty	No
Total Deferred Balance	\$0.00
Total Lender Advance Balance	\$66.00
Maturity Date	04/01/2046
Current Escrow Balance	\$1,671.71

Explanation of Amount Due	
Principal	\$349.79
Interest	\$847.39
Escrow (Taxes, Insurance, or PMI/MIP)	\$474.41
Ancillary	\$0.00
Regular Monthly Payment	\$1,671.59
Past Due Amount	\$3,343.16
Total Fees Charged	\$65.00
Uncollected Late Charges	\$236.40
Total Amount Due	\$5,319.17

Thinking about refinancing or purchasing a home?

 **Cricket Libby**
NMLS # 1005472
407-758-1926
cricket.libby@caliberhome loans.com
7380 W. Sand Lake Road Suite 519, 523, 525, 53
Orlando FL 32819

See Back for Details

Past Payments Breakdown:	Recently Paid	Paid Year To-Date
Principal	\$345.78	\$2,392.75
Interest	\$851.40	\$5,987.51
Escrow (Taxes, Insurance, or PMI/MIP)	\$474.41	\$4,597.94
Fees	\$0.00	\$30.00
Late Charges	\$0.00	\$143.64
Unapplied Balance	\$0.00	\$0.00
Total	\$1,671.59	\$13,151.84

Important Message:
Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account unless your loan is current, prepaid, or a daily simple interest loan. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
Payment processing cutoff time is Noon, 12:00pm CST Monday thru Friday. Payments received after Noon, 12:00pm CST will be processed the next business day.

Transaction Activity (07/19/19 - 08/09/19)										
Transaction Date	Transaction Description	Transaction Amount	Principal	Interest	Escrow	OPT/INS	Late Charges	Unapplied Funds	Fees	
08-02-2019	Fee Bill-PP-Inspection Exterio	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	
08-02-2019	FHA Mortgage Insurance	\$152.72	\$0.00	\$0.00	\$152.72	\$0.00	\$0.00	\$0.00	\$0.00	
08-05-2019	Fee Bill-Door Knocks	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00	
08-09-2019	Mortgage Payment	\$1,671.69	\$345.78	\$851.40	\$474.41	\$0.00	\$0.00	\$0.00	\$0.00	



January 28, 2020

MIGUEL OJ

RE: FHA HAMP Trial Period Plan Offer

Account Number:

Property Address:

Dear MIGUEL ORTIZ:

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, we are offering you an opportunity to enter into a conditional Trial Period Plan or a mortgage modification. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. 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 Plan and permanently modify your mortgage.

To Accept This Offer

You must sign and return this Trial Period Plan Notice to the address provided below by no later than February 17, 2020 to indicate your intent to accept this offer. In addition, you must make your first Trial Period Plan payment by March 1, 2020. If you contact us or make payment by February 17, 2020, we will not refer your loan to foreclosure, or if your loan has been referred to foreclosure, we will not move for foreclosure judgment or order of sale, or conduct a foreclosure sale.

TIME IS OF THE ESSENCE.

If you fail to make the first Trial Period Plan payment by March 1, 2020 and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked and depending upon the level of delinquency, we may refer your loan to foreclosure, or if your loan has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

Please be advised of the possibility of your mortgage being included in a Single-Family Loan Sale or referred to foreclosure if loss mitigation is not viable, unsuccessful, denied, or unable to be considered due to a failure to respond to a request for additional information.

Your modification is approved with a Partial Claim subordinate mortgage. You will receive the supporting documents that need your signature under a separate cover after the successful completion of your modification trial plan, please also return those promptly with the provided instructions as this partial claim is required to modify your mortgage.

Make Trial Period Plan Payments

To successfully complete the Trial Period Plan, you must make the Trial Period Plan payments below.

- First payment: \$1,314.91 by March 1, 2020
- Second payment: \$1,314.91 by April 1, 2020
- Third payment: \$1,314.91 by May 1, 2020

Please note that if you fail to comply with the terms of the plan, or later fail to comply with the terms of the modification agreement after completion of the plan, you may be ineligible for another loan modification.

