



Mortgage Services
 Box 5452
 NJ 08054-5452

Your monthly mortgage statement

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RYE BROOK, NY 10573-3418

To obtain information about your account:

Questions/Concerns:
 Visit: www.MortgageQuestions.com
 Phone: Call toll free: 1-888-320-6474
 Fax: 1-856-917-8300
 Address: See page header



Statement Date: 8/16/2019

Loan number:
 Payment Due Date: 9/1/2019
Amount Due: \$17,670.34
If payment is received after 9/16/2019, a \$38.53 late fee will be charged.

Account Information	
Property Address	PORT CHESTER NY 10573 3418
Outstanding Principal Balance (not payoff amount)	\$376,483.89
Current Interest Rate	4.4800%
Prepayment Penalty	No
Escrow Balance	\$4,809.70
Suspense Balance	\$0.00

Explanation of Amount Due	
Principal	\$535.93
Interest	\$1,391.37
Escrow (for Taxes and Insurance)	\$1,542.34
Optional Products/Other	\$0.00
Regular Monthly Payment:	\$3,469.64
Total New Fees and Charges	\$38.53
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$115.61
Assessed Expenses	\$168.00
Past Due Payment(s)	\$13,878.56
Total Amount Due	\$17,670.34

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$2,092.86
Interest	\$0.00	\$5,616.54
Escrow (Taxes and/or Insurance)	\$0.00	\$5,791.06
Fees	\$0.00	\$30.00
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$0.00	\$13,530.26

Important Messages

You are currently due for the 5-1-2019 payment. Your last full payment was applied to the payment due 4-1-2019.

*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	Payment Date	Description	Amount (\$)	Interest (\$)	Escrow (\$)	Other (\$)	Balance (\$)	Final (\$)
	07/26	Assessed Expense - BPO COST	\$0.00	\$0.00	\$0.00	\$0.00	\$110.00	\$0.00
	07/30	Assessed Expense - INSPECTION FEE	\$0.00	\$0.00	\$0.00	\$0.00	\$14.50	\$0.00
	09/16	Late Fee Assessed	\$0.00	\$0.00	\$0.00	-\$38.53	\$0.00	\$0.00

Important Information

Late Charge Message

Your regular monthly payment has not been received. As a result, a late charge has been assessed to your account as shown above. Please contact our office if you are having financial difficulties. We want to work with you to preserve your homeownership.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

XP 90801 - 0430

11/21/2019

Account Number:

PHH Mortgage Services Streamline Modification TRIAL PERIOD PLAN NOTICE

As previously explained, we are offering the account an opportunity to enter into a Trial Period Plan. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important all information is read in its entirety so that the actions needed to be taken to successfully complete the Trial Period Plan to permanently modify the account are fully understood.

Make Trial Period Payments

To successfully complete the Trial Period Plan, the Trial Period Plan payments below must be made.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$3,087.95	01/01/2020
2	\$3,087.95	02/01/2020
3	\$3,087.95	03/01/2020

When making the Trial Period Plan payments, the following must be complied with:

- If the account was previously required to remit payments by certified funds, this requirement extends through the Trial Period Plan. Certified funds are defined as: money orders, cashier's checks, or personal checks certified by a local bank.
- The amount of the "Trial Period" payment must be sent as provided for under the Trial Period Plan, instead of, not in addition to, the normal monthly mortgage payment.

Trial Period Plan Payments should be sent using one of the approved payment methods detailed on the *Payment Remittance Information* page inserted later in this package.

Time is of the Essence

If there is a failure to make the First Trial Period Plan payment by 01/01/2020, and we do not receive the payment by the last day of the month in which it is due, this offer may be revoked and we may refer the account to foreclosure; or if the account has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

If there are questions about the Trial Period Plan or permanent modification requirements, please call the account Relationship Manager, Shripal Solanki, toll-free at **800-750-2518, extension 80241**. We are available Monday through Friday 8:00 am to 8:00 pm ET.

Additional Trial Period Plan Information:

- It is important that the *Streamline Modification Frequently Asked Questions* and *Additional Legal Disclosures* information attached is reviewed thoroughly.
- This Trial Period Plan offer is contingent on the accountholder(s) having provided accurate and complete information. We reserve the right to revoke this offer or terminate the plan following acceptance if we learn of information that would make the account ineligible for the Trial Period Plan.

OCWN PLS SLN TRL

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

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