



PHH Mortgage Services
P.O. Box 5452
Mt. Laurel, NJ 08054-5452

Your monthly mortgage statement

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-877-744-2566
Email us: CustomerCare@mortgagefamily.com
Fax: 1-856-817-8300

0218699 02 AB D.400 **AUTO TT D 2700 71535-00701 CDS-P56801-J 04 RTRE Q01



Loan number:
Payment Due Date: 11/1/2019
Amount Due: \$9,216.00
If payment is received after 11/16/2019, a \$88.61 late fee will be charged.

Statement Date: 10/16/2019

Account Information	
Property Address	
Outstanding Principal Balance (not payoff amount)	\$193,772.51
Current Interest Rate (until 8/2019)	9.1250%
Prepayment Penalty	No
Escrow Balance	\$1,265.61
Suspense Balance	\$236.21

Explanation of Amount Due	
Principal	\$408.29
Interest	\$1,364.19
Escrow (for Taxes and Insurance)	\$275.21
Optional Products/Other	\$0.00
Regular Monthly Payment	\$2,047.69
Total New Fees and Charges	\$88.61
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$693.14
Assessed Expenses	\$169.00
Past Due Payment(s)	\$6,217.56
Total Amount Due	\$9,216.00

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$2,567.48
Interest	\$0.00	\$10,269.85
Escrow (Taxes and/or Insurance)	\$0.00	\$1,867.31
Fees	\$0.00	\$0.00
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$236.21
Total	\$0.00	\$14,940.85

Important Messages
You are currently due for the 8-1-2019 payment. Your last full payment was applied to the payment due 7-1-2019.
*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							
Date	Description	Debit	Credit	Balance	Debit	Credit	Total
05/24	Assessed Expense - INSPECTION FEE	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	\$0.00
10/16	Late Fee Assessed	\$0.00	\$0.00	\$0.00	\$88.61	\$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.

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan number:

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Assessed Expenses	\$169.00
Past Due Payments	\$6,217.56
Total Amount Due	\$9,216.00

PHH Mortgage Services
PO Box 94087
PALATINE, IL 60094-4087

If you're paying more than the amount due, please let us know you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal	\$ _____
Extra escrow	\$ _____
Unpaid late charges	\$ _____
Other (specify) _____	\$ _____
Total check enclosed	\$ _____





03/06/2020

Respond to this offer no later than:
04/01/2020

EDNA M A.

**THE ACCOUNT HAS BEEN APPROVED FOR A MORTGAGE ASSISTANCE OFFER
PLEASE READ CAREFULLY**

Dea

Congratulations! The account is approved to enter into a Trial Period Plan under an PHH Mortgage Services Modification Plan. Please read this letter so that the next steps necessary for completion of the modification are understood completely. In order to be considered for a modification, the proposed trial period payments must be completed.

Below, please find important information about the mortgage assistance offer, with additional details on the following pages. However, **time is of the essence** to accept this offer. A response must be received by 04/01/2020 in order to start this trial modification. This offer will expire, so we must receive a response by the date listed on this letter.

Account Information

Account Number:

Property Address:

We are here to help!

Account Relationship Manager:
Melanie Mariano
HAT@mortgagefamily.com
Online:
www.mortgagequestions.com

What needs to be done:

- To accept an assistance option, the following must be completed:
 - For convenience we have enclosed a Mortgage Assistance Acceptance Form which needs to be completed and RETURNED as outlined on the form by 04/01/2020.
 - In addition, the First Trial Period Plan payment of \$1,645.25 needs to be made by 04/01/2020.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$1,645.25	04/01/2020
2	\$1,645.25	05/01/2020
3	\$1,645.25	06/01/2020

What needs to be known:

- The account is approved for an PHH Mortgage Services Streamline Modification with monthly payments in the amount of \$1,645.25.
- In order to have the account modified permanently, the following requirements must be met:

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 purely provided to you 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. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

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