

Shellpoint Mortgage Servicing
 55 Beattie Place
 Suite 110
 Greenville, SC 29601
 For Inquiries: (800) 365-7107

Final

Analysis Date: May 10, 2017

Loan: [REDACTED]

Property Address: [REDACTED]

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from July 2016 to June 2017. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective July 01, 2017:	Escrow Balance Calculation	
Principal & Interest Pmt:	983.81	983.81 **	Due Date:	Oct 01, 2016
Escrow Payment:	49.4	441.16	Escrow Balance:	(3,685.66)
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow:	4,042.17
Assistance Payment (-):	0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance:	\$356.51
Total Payment:	\$1,432.94	\$1,424.97		

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1.00	(4,276.67)
Jul 2016		840.56			*	0.00	(3,436.11)
Aug 2016		840.56			*	0.00	(2,595.55)
Sep 2016		796.52			*	0.00	(799.03)
Sep 2016	(1,796.52)					0.00	(2,595.55)
Oct 2016		1,796.52				0.00	(799.03)
Nov 2016		449.13			* Escrow Only Payment	0.00	(798.99)
Dec 2016		449.13			*	0.00	(349.86)
Jan 2017				1,162.40	* City Tax	0.00	(1,512.26)
Jan 2017				1,011.00	* Hazard	0.00	(2,523.26)
Apr 2017				1,162.40	* City Tax	0.00	(3,685.66)
					Anticipated Transactions	0.00	(3,685.66)
May 2017		3,593.04					(92.62)
Jun 2017		449.13					356.51
	\$0.00	\$7,968.98	\$0.00	\$3,335.80			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed \$0.00.

P.O. BOX 51850
LIVONIA MI 48151-5850
RETURN SERVICE REQUESTED



Phone Number: 866-825-2174
Fax: 866-467-1187
Email: Lossmitigation@shellpointmtg.com
Mon - Thurs: 8:00AM-6:00PM
Fri: 8:00AM-5:00PM



S-SFRECS20 L-1044-B R-106



Loan Number:	[REDACTED]
Principal Balance:	\$187,621.91
Property:	[REDACTED]

01/02/2018

Dear Borrowers:

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 Trial Period Plan for 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 to permanently modify your mortgage.

To Accept This Offer

If you have notified us of your intent to accept the offer by 1/16/2018, you must make your first trial period payment by 02/01/2018. If you fail to make the first trial period payment by 02/01/2018 and we do not receive the payment by the last day of the month in which it is due, this offer has been revoked and foreclosure proceedings may continue and a foreclosure sale may occur.

Make Trial Period Payments

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

- First payment: \$1,598.82 by 02/01/2018
- Second payment: \$1,598.82 by 03/01/2018
- Third payment: \$1,598.82 by 04/01/2018

TIME IS OF THE ESSENCE.

Please send your trial period payments to:

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

If you have questions about your trial period or permanent modification requirements, please contact us at 866-825-2174.

Sincerely,
Eric Blake
888-426-0866 Ext 7546
Loss Mitigation Department
Shellpoint Mortgage Servicing