



DISCLOSURE STATEMENT

RETURN SERVICE ONLY
 Please do not send mail to this address
 P.O. Box 619063
 Dallas, TX 75261-9063

Contact Us

-  Customer Service: 1-800-411-7627
-  Property Tax: 1-866-406-0949
-  Property Insurance: 1-888-882-1847

 Correspondence Address:
 [Redacted]
 [Redacted]
 [Redacted]
 <https://onlinebanking.mtb.com>

Loan Number: [Redacted]
 Property Address: [Redacted]

Statement Date: 10/24/17

Dear Customer,

As your mortgage partner, we strive to exceed your servicing expectations. We are providing you with the following statement which details your escrow account activity. Please refer to our Frequently Asked Questions, page 4, or call one of the appropriate customer service numbers referenced above with any questions or concerns.

Based on our review, you have a shortage. Your payment is changing.

This shortage was caused by changes in your taxes, insurance, or escrow deposits. Your account history, page 2, shows what has already happened in your account. To see what we anticipate happening with your account over the next 12 months, turn to Projected Escrow Payments, page 3.

Your Mortgage Payment Options

Option 1

Pay your shortage in full using the coupon below.

Payment Information	Current Monthly Payment	New Monthly Payment beginning on 12/01/2017
Principal & Interest:	\$982.99	\$982.79
Escrow Payment:	\$418.98	\$418.98
Shortage:	\$0.00	\$0.00
Total Payment:	\$1,401.77	\$1,401.77

OR

Option 2

Spread your shortage of \$3,219.32 over the next 12 payments. No action needed.

Payment Information	Current Monthly Payment	Pay Shortage Over 12 payments beginning on 12/01/2017
Principal & Interest:	\$982.79	\$982.79
Escrow Payment:	\$418.98	\$418.98
Shortage:	\$0.00	\$268.28
Total Payment:	\$1,401.77	\$1,670.05

M&T Bank

March 05, 2018

[REDACTED]
[REDACTED]
[REDACTED]

RE: Loan No.: [REDACTED]
Property Address: [REDACTED]

Dear Mortgage Customer(s):

M&T Bank is the servicer of your loan. The owner of your loan is LAKEVIEW LOAN SERVICING LLC

Congratulations! You are approved to enter into a Trial Payment Plan under the FHA's Home Affordable Modification Program (FHA-HAMP). This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payment.

Based upon the information you have provided, M&T Bank has determined the following:
* Your monthly income is \$ 2,066.61 and monthly expenses are \$ 2,811.77.

You must make the following Trial Payment Plan payments in a timely manner instead of your current monthly mortgage payment. Making these payments will help demonstrate that you can afford a permanent modified payment amount. Your first Trial Payment Plan payment is due by 04-01-18.

Trial Payment No.	Trial Payment	Due Date
1	\$ 1,179.96	04-01-18
2	\$ 1,179.96	05-01-18
3	\$ 1,179.96	06-01-18

Trial Payment Plan payments under this agreement should be made payable to M&T Bank and mailed to:

M&T Bank
PO Box 62182
Baltimore, MD 21264-182

Timely Payments: If any monthly Trial Payment Plan payment is not received by the payment due date, it could result in the failure of the Trial Payment Plan. This is important because a Trial Payment Plan failure may result in a loan sale or the referral of your mortgage to foreclosure, or if your loan has already been referred to foreclosure, the foreclosure proceedings may re-commence and a foreclosure sale may occur.

1.