

MONTHLY STATEMENT

Statement Date: 10/16/2019
Total Amount Due: \$10,835.06
Payment Due Date*: 11/01/2019

*If payment is received after 11/16/2019, \$32.99 late fee will be charged.

+ 0352444 000245024 9LCSA 0092959 084 P6
 ZACHARY R
 LAURA R

WESTBURY NY 11590-6217



Save time and pay online at
www.LakeviewLoanServicing.MyLoanCare.com

Customer Service/Pay-by-Phone: 1.800.274.6600*
 *Calls are randomly monitored and recorded to ensure quality service.
Hours: Monday - Friday: 8 a.m. to 10 p.m. ET
 Saturday: 8 a.m. to 3 p.m. ET
Refinance/Purchase Loan Specialist: 1.833.881.8270
Hours: Monday - Friday: 8:30 a.m. to 10 p.m. ET

Account Information	
Loan Number:	
Property Address:	
24 PILGRIM LN WESTBURY, NY 11590	
Outstanding Principal Balance:	\$321,432.00
Interest Rate:	3.750%
Escrow Balance:	\$1,890.71
Maturity Date:	08/01/2044
Prepayment Penalty:	No

Explanation of Amount Due	
Principal:	\$650.87
Interest:	\$998.41
Escrow: (Taxes and Insurance)	\$1,598.54
Regular Monthly Payment:	\$3,247.82
New Fees and Charges (since last statement)	\$32.99
Past Due Amount (including unpaid fees/charges)	\$9,964.44
Unapplied Balance†:	\$(2,410.19)
Total Amount Due**	\$10,835.06

Delinquency Notice	
You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure, with the possibility of losing your home. As of October 16, you are 76 days delinquent on your mortgage loan.	
Recent Account History	
*Payment due 05/15: Fully paid on 08/07/19	
*Payment due 06/15: Fully paid on 08/07/19	
*Payment due 07/15: Fully paid on 08/16/19	
*Payment due 08/01/2019: Unpaid balance of \$3,247.82	
*Payment due 09/01/2019: Unpaid balance of \$3,247.82	
*Payment due 10/01/2019: Unpaid balance of \$3,247.82	
Total due: \$10,835.06	
**You must pay this amount to bring your loan current. If you are experiencing financial difficulty, please see Important Information for homeowner counseling notice.	

Past Payment Breakdown		
	Paid Last Month	Paid Year-to-Date
Principal:	\$0.00	\$5,086.65
Interest:	\$0.00	\$8,107.59
Escrow: (Taxes and Insurance)	\$0.00	\$13,380.75
Fees & Charges:	\$0.00	\$300.93
Unapplied Amount:	\$0.00	\$2,410.19
Total of Payments	\$0.00	\$26,875.92

Important Messages
 **This amount does not represent a full payoff or reinstatement figure. Please contact customer service for information on full reinstatement or to request a complete payoff.
 †Partial Payment: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account, and reflected in the Suspense/Other column of the Transaction Activity. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity (09/17/2019 to 10/16/2019)							
Date	Description	Total	Principal	Interest	Escrow	Suspense/Other	Charges
10/04/2019	MIP/PMI Disbursement	\$337.72					
10/16/2019	Late Fee Assessed						\$(32.99)

Additional loan activity can be found at www.LakeviewLoanServicing.MyLoanCare.com under the Transaction History tab.

See reverse side for additional important information.

ZACHARY R
 LAURA R
 WESTBURY NY 11590-6217

Please return this portion with your payment.

Loan Number:

PAYMENT DUE DATE	CURRENT PAYMENT	PAST DUE AMOUNT
11/01/2019	\$3,247.82	\$9,743.46
TOTAL FEES AND CHARGES	UNAPPLIED BALANCE	TOTAL AMOUNT DUE
\$253.97	\$(2,410.19)	\$10,835.06

Include a late payment of \$32.99 if paid after 11/16/2019

Additional Principal \$ _____
 Additional Escrow \$ _____
 Late Charge \$ _____
 Other \$ _____

Please make checks payable to:

LAKEVIEW LOAN SERVICING, LLC
 PO BOX 37628
 PHILADELPHIA, PA 19101-0628



Amount Enclosed: \$ _____

February 21, 2020

ZACHARY R id LAURA R

WESTBURY, NY 11590

Re: **FHA Trial Payment Plan Agreement**
Loan Number:

Dear Borrower(s):

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 Payment Plan (also referred to below as TPP) for 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 Trial Payment Plan to permanently modify your mortgage.

To Accept This Offer

You must contact us at **(800) 909-9525** to indicate your intent to accept this offer by **April 1, 2020**. All borrowers must sign this TPP Agreement and promptly return it to the address below using the envelope and overnight label provided as a courtesy. In addition, you must make your first Trial Period Plan payment by **April 1, 2020**.

TIME IS OF THE ESSENCE.

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

Make Trial Period Payments

To successfully complete the Trial Payment Plan, you must make all of the below Trial Payment Plan payments.

- First payment: **\$2,909.20** by **04/01/2020**
- Second payment: **\$2,909.20** by **05/01/2020**
- Third payment: **\$ 2,909.20** by **06/01/2020**

Please send your Trial Payment Plan payments and signed Trial Payment Plan Agreement to:

LoanCare, LLC
Attention: Loss Mitigation Department
P.O. Box 8068,
Virginia Beach, VA 23450

Failure to make the TPP payments on the due dates and no later than the last day of the month in which it is due will result in revocation of the Agreement. Once all TPP payments have been made, you must continue making payments according to this signed agreement until the permanent FHA-HAMP loan modification has been ratified by all parties, to which you will receive a copy.

A trial plan payment plan is considered to have failed when anyone of the following occurs:

- **You do not return the signed and executed Agreement within the month the first trial payment is due.**
- The property becomes vacant or abandoned.
- Scheduled trial payment plan payments are not made by the last day of the month in which they are due.

If you have questions about your Trial Period Plan or permanent modification requirements, please contact us at **(800) 909-9525**.

