

12

Statement Date: 08/16/2017
 Total Amount Due: \$6,646.05
 Payment Due Date*: 07/01/2017

*If payment is received after 07/16/2017, \$46.49 late fee will be charged.

+ 0784821 000002320 9LCS1 0075336 219

[Redacted Address]



Save time and pay online at
www.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. EST

Saturday: 8 a.m. to 3 p.m. EST

Account Information

Loan Number: [Redacted]
 Property Address:
 80 LUNNS WAY
 PLYMOUTH, MA 02360

Outstanding Principal Balance: \$298,208.91
 Interest Rate: 3.750%
 Escrow Balance: \$539.88
 Maturity Date: 01/01/2042
 Prepayment Penalty: No

Explanation of Amount Due

Principal:	\$621.62
Interest:	\$928.04
Escrow: (Taxes and Insurance)	\$637.12
Regular Monthly Payment:	\$2,186.78
Total Fees and Charges:	\$71.49
Past Due Payments:	\$4,387.78
Unapplied Balance†:	\$0.00
Total Amount Due**	\$6,646.05

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 August 16, you are 46 days delinquent on your mortgage loan.

Recent Account History
 *Payment due 03/17: Fully paid on 04/19/17
 *Payment due 04/17: Fully paid on 05/30/17
 *Payment due 05/17: Fully paid on 07/13/17
 *Payment due 06/17: Fully paid on 07/13/17
 *Payment due 07/01/2017: Unpaid balance of \$2,201.00
 *Payment due 08/01/2017: Unpaid balance of \$2,186.78

Total due: \$6,646.05
 **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	\$4,873.27
Interest:	\$0.00	\$7,524.01
Escrow: (Taxes and Insurance)	\$0.00	\$4,830.12
Fees & Charges:	\$0.00	\$365.35
Unapplied Amount:	\$0.00	

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. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Sign-up for eStatements!

Transaction Activity (07/18/2017 to 08/16/2017)

Date	Description	Total	Principal	Interest	Escrow	Other	Charges
07/19/2017	City Tax Disbursement	\$1,346.30					
08/16/2017	Late Fee Assessed						\$(46.49)

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

See reverse side for additional important information.

[Redacted Information]

Please return this portion with your payment.

Loan Number [Redacted]

PAYMENT DUE DATE	CURRENT PAYMENT	PAST DUE AMOUNT
07/01/2017	\$2,186.78	\$4,387.78
TOTAL FEES AND CHARGES	UNAPPLIED BALANCE	TOTAL AMOUNT DUE
\$71.49	\$0.00	\$6,646.05

January 20, 2018

+ 0826872 00000227 09LCZ2 0075325 219 LM254



Forbearance Plan Offer – Reduced Payment
Loan Number: XXXX [REDACTED]

Dear Homeowner(s):

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided to us, you have been approved for a Forbearance Plan. This Forbearance Plan is a temporary reduction of your mortgage payments intended to allow you the time and flexibility to manage the financial challenges affecting your ability to pay your mortgage.

Forbearance Plan Terms

Beginning on 2018-03-01 and on the 1st day of each month during the term of your Forbearance Plan, you may make a monthly payment of \$1,460.00 in lieu of your regular monthly mortgage payment. The term of your Forbearance Plan is 6 months. This is the number of months that you are eligible to make the reduced monthly mortgage payment.

Other terms of your mortgage remain unchanged during this Forbearance Plan. As a result of making reduced payments, you will become delinquent on your mortgage and your credit score may be impacted.

To Accept This Offer

You must contact us at 1.800.909.9525 or in writing at the address provided below by no later than 02/03/18 to indicate your intent to accept this offer. In addition, you must send payment in the amount of \$1,460.00 no later than 2018-03-01. Please send your payments to:

LoanCare, LLC
P.O. Box 8068
Virginia Beach, VA 23450

Customer Service: 1.800.274.6600 Collections: 1.800.909.9525
Monday – Friday: 8 a.m. – 10 p.m. EST Saturday 8 a.m. – 3 p.m. EST

3637 Sentara Way | Virginia Beach, VA 23452 | www.MyLoanCare.com