

1111 cooper
CHANGING THE FACE OF HOME LOANS.

8950 Cypress Waters Blvd.
Dallas, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
12/19/2017

PAYMENT DUE DATE
01/01/2018

LOAN NUMBER

AMOUNT DUE

\$13,456.53

PROPERTY ADDRESS

If payment is received on or after 01/17/2018, a \$0.00 late fee will be charged.

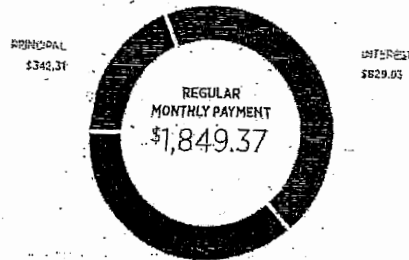
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QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Kayleigh Davis
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 3784709
or via email at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

EXPLANATION OF AMOUNT DUE



ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE
\$215,332.17

INTEREST RATE
4.625%

ESCROW BALANCE
-\$2,441.90

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 11/21/2017	PAID YEAR TO DATE
PRINCIPAL	\$0.00	\$2,691.62
INTEREST	\$0.00	\$6,686.30
ESCROW (TAXES & INSURANCE)	\$0.00	\$5,418.56
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LOANER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNPAID)	\$0.00	\$15.02
TOTAL	\$0.00	\$14,806.50

REGULAR MONTHLY PAYMENT \$1,849.37
TOTAL FEES & CHARGES \$525.45
OVERDUE PAYMENT(S) \$112.73
PARTIAL PAYMENT (UNPAID) -\$15.02
TOTAL AMOUNT DUE \$13,456.53
TRIAL/WHOLESALE PAYMENT AMOUNT \$1,940.08

HERE'S SOME HELPFUL INFORMATION (See Page 2 for detailed Lender Paid Expenses Summary)

The Total Amount Due is the amount due as of your loan agreement due date rather than a trial or modification payment due date. Our records indicate you have received a pre-approved trial or modification offer. The amounts listed on this statement may not reflect the proposed payment amount due under your pre-approved trial plan or modification. Please reference your pre-approved trial plan or modification document for monthly payment amounts.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

TRANSACTION ACTIVITY (11/21/2017 to 12/19/2017)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
11/22/2017	Property Inspections	-\$15.00				-\$15.00

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

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www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

DONNA EBERLY

ACCOUNT NUMBER

TOTAL AMOUNT DUE*

01/01/2018 \$13,456.53

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER.

PAYMENT DUE IF RECEIVED ON OR AFTER 01/17/2018 \$13,456.53

MR. COOPER
PO BOX 650783
DALLAS, TX 75266-0783

ADDITIONAL ESCROW \$

**ADDITIONAL PRINCIPAL \$

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

*All amounts must be paid in full to the additional principal reduction can be made.

Copy

**mr.
cooper**

CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Dallas, TX 75019

OUR INFO
ONLINE
www.mrcooper.com

2/15/2018

YOUR INFO
LOAN NUMBER: [REDACTED]
PROPERTY ADDRESS:
[REDACTED]

Dear DONNA EBERLY:

Why am I receiving this letter?

We've found a way to provide you with payment relief. Based on a careful review of your account, we are offering you an opportunity to enter into a Trial Period Plan for a Flex Modification.

What do I need to know?

If you choose to participate in this program, you must complete a Trial Period Plan by sending three consecutive monthly payments, which are outlined in the Trial Period Payment Schedule below.

Trial Period Payments Schedule*

Trial Plan Payment	Payment Due Date (Payments must be received by the last day of the month)	Trial Payment
1 st Payment	3/1/2018	\$2010.06
2 nd Payment	4/1/2018	\$2010.06
3 rd Payment	5/1/2018	\$2010.06

*In order for you to successfully complete the Trial Period Plan, we must receive your Trial Period Plan payments on or before the last day of the month reflected in the above chart.

Once you have successfully made each of the three monthly Trial Period Plan payments by the due dates, we will send you the final modification agreement which is required to be signed and returned to us. We will also sign this modification agreement and your account will be permanently modified in accordance with the terms of the modification agreement.

If you successfully complete the Trial Period Plan by making the required payments and submit the required signed copies of the final modification agreement, you will receive a modification with an interest rate of 4.625%, which will be fixed for 40 years from the effective date of the modification. If we determine that the unpaid balance of your mortgage is more than 115 % of the value of your home, you will be eligible to have up to 30% of the principal balance deferred, and the deferred amount will not be subject to any interest rate charges. Moreover, the deferred principal amount will not be due and payable until the earliest of (i) the end of the 40-year term of the modified mortgage, (ii) the interest-bearing balance of your loan has been paid off, (iii) any sale or transfer of your interest in the property, or (iv) a refinance of your mortgage loan.

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