FREEDOM MORTGAGE®
P.O. Box 50428, Indianapolis, IN 46250-0401

[redacted]

HOMESTEAD LAW FIRM

February 28, 2018

Re: Loan Numbe[redacted]

Dear Borrower(s),

Congratulations! You are approved to enter into a trial period plan under the FHA Home Affordable Modification Program. 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 payments.

What you need to do…
To accept this offer, you must return this signed agreement no later than 04/01/18 and you must make your first monthly "trial period payment." To qualify for a permanent modification, you must make the following trial period payments in a timely manner:

1st payment: $$1045.95 by 04/01/18
2nd payment: $$1045.95 by 05/01/18
3rd payment: $$1045.95 by 06/01/18

Please fax your signed agreement to (866) 505-0949, email to lossmitigation@freedommortgage.com, or mail to:

Overnight:
Freedom Mortgage
10500 Kincaid Drive, Suite 111
Fishers, Indiana 46037-9764

Regular Mail:
Freedom Mortgage
P.O. Box 50428
Indianapolis, IN 46250-0401

After all trial period payments are made timely, title is clear and you have submitted all the required documents, your mortgage will be permanently modified. After successfully completing the Trial Payment Plan (TPP), you must continue making payments in accordance with the terms of the signed agreement until the permanent FHA-HAMP loan has been ratified by all parties. Your existing loan and loan requirements remain in effect and unchanged during the trial period. **If each payment is not received by Freedom Mortgage in the month in which it is due, this offer will end and your loan will not be modified under the terms described in this offer.**

[redacted]

Contact Information

Phone	1-855-690-5900
Customer Care	Monday - Friday 8:00 a.m. - 10:00 p.m. ET Saturday 9:00 a.m. - 6:00 p.m. ET
Find us on the web at:	www.freedommortgage.com

Loan Number	[redacted]
Payment Due Date	06/01/17
Amount Due**	**$3,582.30**

If payment is received after 06/16/17, $23.75 late fee will be charged.

Property Address [redacted]

Account Information

Outstanding Principal	$172,673.48
Interest Rate	3.500%
Prepayment Penalty	No
Escrow Balance	($85.12)
Unapplied Funds	$102.02

Explanation of Amount Due

Principal	$291.25
Interest	$501.94
Escrow/Impound (for Taxes and/or Insurance)	$353.33
Regular Monthly Payment	**$1,146.52**
Total Fees & Charges	$.00
Overdue Payment	$2,293.04
Unpaid Late Charges	$142.74
Total Amount Due**	**$3,582.30**

Transaction Activity (04/05/17 - 05/05/17)

Transaction Description	Date	Interest Paid To Date	Transaction Effective Date	Transaction Amount	Interest Paid	Principal Paid	Escrow Paid	Late Charges Paid	Fees Paid	Optional Insurance	Unapplied Funds
Escrow Disbursement	04/14/17	03/01/17	04/14/17	$403.75	$0.00	$0.00	$403.75	$0.00	$0.00	$0.00	$0.00
Accrued Late Charge	04/17/17	03/01/17	04/17/17	$23.75	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Accrued Late Charge	04/18/17	03/01/17	04/18/17	$23.75	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Escrow Disbursement	05/04/17	03/01/17	05/04/17	$119.50	$0.00	$0.00	$119.50	$0.00	$0.00	$0.00	$0.00
One Time Draft Fee	05/05/17	03/01/17	05/05/17	$15.00	$0.00	$0.00	$0.00	$0.00	$15.00	$0.00	$0.00
Payment	05/05/17	03/01/17	05/05/17	$1,057.98	$504.47	$288.72	$353.33	$0.00	$0.00	$0.00	$441.54
Payment	05/05/17	03/01/17	05/05/17	$102.02	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$102.02

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	$288.72	$1,149.85
Interest	$504.47	$2,022.91
Escrow (Taxes and Insurance)	$353.33	$1,413.32
Fees	$15.00	$30.00
Late Charges	$0.00	$0.00
Partial Payment Unapplied*	$53.48	$102.02
Total	**$1,215.00**	**$4,718.10**

*Partial Payments: Any funds received that are less than a full periodic payment may be applied to your account, promptly returned to you, or held in a non-interest bearing account until enough funds are received to apply to a full periodic payment.

Important Messages

**This balance represents the known Amount Due as of the printing of this statement. If you are delinquent, this balance may not represent full reinstatement of your obligation. Please contact us regarding your up-to-date reinstatement balance at 1-855-690-5900.

Additional information is provided on the back of the statement.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

☐ To change mailing address and/or contact information, check here and complete form on back

[redacted]

Amount Due

Due By 06/01/17:	$3,582.30
$23.75 late fee will be charged after 06/16/17	
Additional Principal	$