



8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129

To obtain information about your account, contact SLS at:
1-800-306-6062 or visit our website at www.sls.net. SLS
accepts calls from relay services on behalf of hearing impaired
borrowers.

Mortgage Statement
Statement Date: 08/02/17

Account Number: [REDACTED]
Payment Due Date: 09/01/17
Total Amount Due* **\$8,942.39**
If payment is received after 09/16/17, \$0.00 late fee will be charged.

Property Address: [REDACTED]

002017

Outstanding Principal	\$318,308.48
Escrow Balance	\$4,225.87
Suspense*	\$119.97
Deferred Principal	\$45,295.98
Deferred Interest	\$0.00
Other Deferred Amounts	\$0.00
Interest Rate	5.25000%
Prepayment Penalty	No

Principal	\$226.68
Interest	\$1,389.65
Escrow (for Taxes and Insurance)	\$531.18
Regular Monthly Payment	\$2,147.51
Total New Fees Charged	\$0.00
Past Due Amounts	\$6,914.85
Suspense*	\$119.97
TOTAL AMOUNT DUE*	\$8,942.39

	Paid Last Month	Paid Year to Date
Principal	\$222.76	\$1,104.13
Interest	\$1,383.57	\$6,977.52
Escrow (Taxes and Insurance)	\$531.18	\$2,686.02
Fees/Charges/Optional Product	\$0.00	\$0.00
Suspense*	\$52.49	\$119.97
Total	\$2,200.00	\$10,887.64

You are currently due for the 09/01/17 payment.

*Suspense: Any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. However, if the loan is in foreclosure, unless funds are received pursuant to an agreed upon loss mitigation program, any additional funds received will be returned to you.

Your loan is past due. Please call today at 1-800-306-6062 to make arrangements.

*Amount to bring loan current: Please note, if your account is past due, this amount may not include all fees or other amounts necessary to fully reinstate your loan. Please contact SLS at 1-800-306-6062 for a full reinstatement quote.

If You Are Experiencing Financial Difficulty: You may contact the U.S. Department of Housing and Urban Development (HUD) for a list of homeownership counselors or counseling organizations in your area, call 1-800-569-4287 or go to <http://www.hud.gov/offices/hud/sfh/hcc/hcs.cfm>.

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of August 2, 2017 you are 62 days delinquent on your mortgage loan.

Recent Account History

Payment due 03/01/17: Fully paid on 04/04/17
Payment due 04/01/17: Fully paid on 05/04/17
Payment due 05/01/17: Fully paid on 06/02/17
Payment due 06/01/17: Amount Due \$2,027.54
Payment due 07/01/17: Amount Due \$2,147.51
Payment due 08/01/17: Amount Due \$2,147.51

09/01/17: Current Payment Due \$2,147.51
Total Unpaid Fees, Charges, and Uncollected Escrow Amount: \$472.32

Total \$8,942.39 due. You must pay this amount to bring your loan current.*

Date	Description	Total	Interest	Principal	Escrow (for Taxes and Insurance)	Optional Product	Fees/Charges	Suspense*
08/02/17	Mortgage Payment	2200.00	1393.57	222.76	531.18	0.00	0.00	52.49



**HOMESTEAD
LAW FIRM**

PLEASE SEE THE REVERSE SIDE FOR IMPORTANT INFORMATION AND DISCLOSURES.

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MONTHLY PAYMENT NOTICE

SPECIALIZED LOAN SERVICING LLC
PO BOX 636007
JTTLETON, CO 80163-6007

Make checks payable to: Specialized Loan Servicing LLC

☐ Check if your address has changed and fill out form on reverse side, signature required.

LOAN NUMBER: [REDACTED]
DATE: 08/02/17

Amount Due	Due Date
Regular Monthly Payment	\$2,147.51
Past Due Amounts	\$6,914.85
Total New Fees Charged	\$0.00
Suspense*	\$119.97
TOTAL AMOUNT DUE*	\$8,942.39

When sending more than the amount due, complete the following:

Principal Reduction	\$	TOTAL AMOUNT ENCLOSED
Other	\$	
Additional Escrow	\$	

SPECIALIZED LOAN SERVICING LLC
PO BOX 105219
ATLANTA, GA 30348-5219



8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

1-800-306-6059

1-877-675-0961

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

February 23, 2018

Re: Loan Number: [REDACTED]

Property Address: [REDACTED]

Dear [REDACTED]

Attached please find the Trial Period Modification Plan discussed between you and/or your authorized agent and Specialized Loan Servicing LLC ("SLS"). To accept this offer, you must make new monthly "trial period payments." To qualify for a permanent modification, you must make the trial period payments in a timely manner and the loan must maintain an insurable lien position post recording of the modification.

Please follow these procedures:

- Mail your initial payment of \$2,472.60 in the form of a check made payable to: Specialized Loan Servicing LLC, 8742 Lucent Blvd. Suite 300 Highlands Ranch, CO 80129
- OR
- Send your initial payment of \$2,472.60 via Western Union using the blue form with the following: 1. Biller Name 2. Account number 3. Total amount due.
*Western Union may charge a fee for this service.

The initial payment must be received in our office no later than April 30, 2018. Your failure to return by April 30, 2018 will result in SLS rescinding our Trial Period Modification Plan offer.

Next Steps

- It is important that you thoroughly review the *Frequently Asked Questions, Additional Trial Period Plan Information and Notices* information attached.
- Once you have successfully made each of the payments above by their due dates, you have submitted two signed copies of your modification agreement, and we have signed the modification agreement, your mortgage will be permanently modified in accordance with the terms of your modification agreement.
- **We must receive each payment, in the month in which it is due. If you miss a payment or do not fulfill any other terms of your trial period, this offer will end and your mortgage loan will not be modified.**
- If you feel that you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home, please contact us at 1-800-306-6059.