PHH MORTGAGE

PHH Mortgage Services
P.O. Box 5452
Mt. Laurel, NJ 08054-5452

Your monthly mortgage statement

To obtain information about your account:
Visit: www.MortgageQuestions.com
Call toll free: 1-888-820-6474
Fax: 1-856-917-8300

[redacted] AUTO [redacted] RE: NZ1

[redacted]

Loan number: [redacted]
Payment Due Date: 8/1/2017
Amount Due: $2,581.80
If payment is received after 8/16/2017, a $35.27 late fee will be charged.

Statement Date: 7/17/2017

Account Information

Property Address	[redacted]
Outstanding Principal Balance (not payoff amount)	$155,660.89
Current Interest Rate	4.3750%
Prepayment Penalty	No
Escrow Balance	$2,646.82
Suspense Balance	$0.00

Explanation of Amount Due

Principal	$138.62
Interest	$567.01
Escrow (for Taxes and Insurance)	$550.00
Optional Products/Other	$0.00
Regular Monthly Payment	**$1,255.63**
Total New Fees and Charges	$35.27
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	$35.27
Assessed Expenses	$0.00
Past Due Payment(s)	$1,255.63
Total Amount Due	**$2,581.80**

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	$0.00	$952.86
Interest	$0.00	$3,986.55
Escrow (Taxes and Insurance)	$0.00	$3,965.44
Fees	$0.00	$206.31
Partial Payment (Unapplied)*	$0.00	$0.00
Total	**$0.00**	**$9,111.16**

Important Messages

You are currently due for the 7-1-2017 payment.

*Partial Payments: 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.

Transaction Activity

Posted Date	Received/ Credited Date	Description	Principal ($)	Interest ($)	Escrow ($)	Late Charges, Shortages & Fees ($)	Suspense & Other ($)	Total ($)
07/17		Late Fee Assessed	$0.00	$0.00	$0.00	-$35.27	$0.00	$0.00

HOMESTEAD LAW FIRM

Important Information

Late Charge Message
Your regular monthly payment has not been received. As a result, a late charge has been assessed to your account as shown above. Please contact our office if you are having financial difficulties. We want to work with you to preserve your homeownership.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Payment Coupon

Complete this coupon, tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Payment Due Date	8/1/2017
Regular Monthly Payment	$1,255.63
Total New Fees and Charges	$35.27
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	$35.27
Assessed Expenses	$0.00
Past Due Payments	$1,255.63
Total Amount Due	**$2,581.80**

Loan number: [redacted]

PHH Mortgage Services
PO Box 94087
PALATINE, IL 60094-4087

If you're paying more than the amount due, please tell us where you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal	$
Extra escrow	$
Unpaid late charges	$
Other (specify)	$
Total check enclosed	$

TIME IS OF THE ESSENCE.

Make Trial Period Payments

To successfully complete the trial period, you must make the trial period payments below.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	$1,247.59	02/01/2018
2	$1,247.59	03/01/2018
3	$1,247.59	04/01/2018

Please send your trial period payments to:

PHH Mortgage
1 Mortgage Way
Mail Stop SV-22
Mt. Laurel, NJ 08054

If you have questions about your trial period or permanent modification requirements, please contact us at 800-750-2518

Next Steps

- It is important that you thoroughly review the *Frequently Asked Questions* and *Additional Trial Period Plan Information and Legal Notices* information attached.
- We reserve the right to revoke this offer or terminate the plan following your acceptance if we learn of information that would make you ineligible for the Trial Period Plan.
- Once you have successfully made each of the payments above by their due dates, you have submitted the required 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.

Upon successful completion of the Trial Period Plan and conversion to a permanent mortgage loan modification, you will have the ability to prepay the mortgage loan without restrictions or penalties.

- **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.**
- Failure to comply terms of the Trial Period Plan may also impact your ability to obtain another modification.
- If you have questions about this information, your trial period payments, or our mortgage modification requirements, please contact us at 800-936-8303