Santander

Return Mail Service Only
P O Box 619063
Dallas, TX 75261-9063

[redacted]

Mortgage Statement 09/15/2017

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Contact Information

Phone:	1-800-232-5200
Customer Service:	8.00 a.m - 10.00 p m Mon-Sat 9.00 a.m - 5:30 p.m Sun
Find us on the web at:	www.santanderbank com

Mortgage Loan Number	[redacted]
Payment Due Date	10/01/17
Total Amount Due**	**$6,225.45**

If payment is received after 10/16/17, a $48 18 late fee will be charged

Delinquency Notice

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home Your loan became delinquent as of the 08/01/17 payment due date. You are now 45 days delinquent on your mortgage.

Recent Account History

- Payment due 05/01/17: Fully paid on 06/08/17
- Payment due 06/01/17: Fully paid on 07/19/17
- Payment due 07/01/17: Unpaid balance of $228.24
- Payment due 07/01/17: Fully paid on 09/13/17
- Payment due 08/01/17: Unpaid balance of $2,055.85
- Payment due 09/01/17: Unpaid balance of $2,007.67
- Current payment due 10/01/17 - $1,933.69
- Total $6,225.45 due. You must pay this amount to bring your loan current.

If you are experiencing financial difficulty please refer to the reverse side of page 1 of the statement for information about mortgage counseling or assistance.

Additional Messages

HLF HOMESTEAD LAW FIRM

** 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 1-888-656-8101.

Transaction Activity (08/19/17 - 09/15/17)

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Santander Bank, N.A.
Loss Mitigation
Mail Code: 10-6438-WO7
601 Penn Street
Reading, PA 19601
Phone: 1-888-656-8101
Fax: 1-888-836-8850
Email: lossmiti@Santander.us

02/09/18

[redacted]

RE: Flex Trial Payment Plan
Loan #[redacted]

Dear [redacted] and [redacted]

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, you are approved to enter into a Trial Period Plan for a mortgage modification. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important that you read this information in its entirety so that you completely understand the actions you need to take to successfully complete the trial period to permanently modify your mortgage.

To Accept This Offer
You must contact your Single Point of Contact Representative, KARLIN RAMIREZ, at 1-888-656-8101, or in writing at the address provided below, no later than 02/23/18 to indicate your intent to accept this offer. In addition, you must make your first Trial Period Plan payment by 03/01/18.

TIME IS OF THE ESSENCE
If you fail to make the first Trial Period Plan payment by 03/01/18 and we do not receive the payment by the last day of the month in which it is due, this offer has been revoked and foreclosure proceedings may continue and a foreclosure sale may occur.

MAKE TRIAL PERIOD PAYMENTS

To successfully complete the Trial Period Plan, you must make the Trial Period Plan payments below:

- First payment: $1497.36 by 03/01/18
- Second payment: $1497.36 by 04/01/18
- Third payment: $1497.36 by 05/01/18
- Fourth payment: $1497.36 by (applies to current borrowers only)

***Please send your Trial Period Plan payments to:**

Santander Bank, N.A.
Mail Code: 10-6438-MP4
Attn: Loss Mitigation
P.O. Box 12646
Reading, PA 19612