ditech.

[redacted]

BILLING STATEMENT

Statement Date	Due Date	Amount Due
05/16/2017	06/01/2017	$8,067.77

If payment is received after 06/16/2017, a $36.27 late fee will be charged

[redacted]

AutoPay is Free Online at Ditech.com

Mail your payment to
PO Box 7169
Pasadena, CA 91109-7169

Call 1-800-643-0202
Monday - Friday, 7a.m. - 8 p.m. CST
Saturday, 7a.m. - 1 p.m. CST

Account Information

Loan Number	[redacted]
Principal Balance	$174,296.92
Escrow Balance	$676.69
Funds in Suspense Balance	$654.69
Interest Rate	4.625%
Interest Type	Actuarial
Prepayment Penalty	No
Next Rate Reset	N/A
Property Address	[redacted]

*This is not your payoff amount. Please login to MyAccount at ditech.com for a payoff quote.

Past Payments Breakdown

Since Last Statement/Month	
Principal	$0.00
Interest	$0.00
Escrow (Tax & Insurance)	$0.00
Total Fees and Charges	$0.00
Funds in Suspense	$0.00
Total Paid	$0.00
Year to Date	
Principal	$699.69
Interest	$2,020.71
Escrow (Tax & Insurance)	$828.44
Total Fees and Charges	$0.00
Funds in Suspense	$654.69
Total Paid Year to Date	$4,201.53

Explanation of Amount Due

Principal	$240.52
Interest	$666.28
Escrow (Tax & Insurance)	$175.81
Regular Monthly Payment	$1,082.61
Total New Fees and Charges	$36.27
Past Due Amount	$6,948.89

HOMESTEAD LAW FIRM

Transaction Activity Since Last Statement

Date	Description	Charges	Payments
05/16/17	Late Charge Asmt	$36.27	$0.00
05/05/17	Mtg Ins Premium Disb	$119.92	$0.00
04/13/17	County Tax Disb	$123.45	$0.00

Total Amount Due: $8,067.77

****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. As of May 16 you are 166 days delinquent on your mortgage loan. Your account first became delinquent on 12/01/2016.

Important Messages *(More information on the Back)*

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.

Your account is now severely delinquent and your immediate action is required. Contact your account representative, Amy P. at 1-800-643-0202, extension 33265 to make immediate payment arrangements.

Recent Account History

-Payment Due 12/01/16	Unpaid amount of $1,182.28
-Payment Due 01/01/17	Unpaid amount of $1,182.28
-Payment Due 02/01/17	Unpaid amount of $1,082.61
-Payment Due 03/01/17	Unpaid amount of $1,082.61
-Payment Due 04/01/17	Unpaid amount of $1,082.61
-Payment Due 05/01/17	Unpaid amount of $1,082.61

-Total: $8,067.77 due. You must pay this amount to bring your loan current.

If you are experiencing financial difficulty, See back for information about mortgage counseling or assistance.

ditech
a Walter company

Ditech Financial LLC
PO Box 6172
Rapid City, SD 57709-6172

December 22, 2017

[redacted]

Re: Ditech Financial LLC ("Ditech")
Account Number: [redacted]
Property Address: [redacted]

Dear [redacted]

We want to continue to work with you to modify your mortgage and help make your payments more affordable.

Modification
The good news – you may be eligible for a modification. With this modification, you will be required to make new affordable payments during a trial period. 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 sign the agreement below and return to us at the address above your signature(s) and before you make your first monthly "trial period payment" under the below-referenced Trial Period Plan. To qualify for a permanent modification, you must make the following trial period payments in a timely manner as specified in the Trial Period Plan below – instead of your normal monthly mortgage payments:

Trial Period Plan

1st payment: $1,099.58 by 02/01/2018
2nd payment: $1,099.58 by 03/01/2018
3rd payment: $1,099.58 by 04/01/2018

The trial period payment amounts set forth above include principal, interest and escrow amounts, if applicable. After all trial period payments are timely made, your mortgage will be permanently modified. (Your existing account and account requirements remain in effect and unchanged during the trial period.) **If each payment is not received by Ditech in the month in which it is due, you will no longer be eligible for a modification and your account will not be modified.** If your last trial period payment is made in the last half of the month it is due, we may elect to extend your Trial Period Plan by an extra month.

TIME IS OF THE ESSENCE.

Please send trial period payments to:

Ditech Financial LLC
PO BOX 7169
PASADENA, CA 91109-7169

Your credit score may be affected by accepting a Trial Period Plan or modification. The impact of a account modification on a credit score depends on the overall composition of the consumer's credit profile as well as