CENLAR
CENTRAL LOAN ADMINISTRATION & REPORTING

P[redacted] 4
Ewing, NJ 08628
STATEMENT ENCLOSED

[redacted]

Statement Date:	09/18/17
Account Number:	[redacted]
Payment Due Date	10/01/17
Amount Due	**$46,754.61**

If payment is received after 10/17/17, $46.96 late fee will be charged.

Contact Us
Customer Service/Pay By Phone: 855-836-4679
Website: www.loanadministration.com
E-mail: customerservice@loanadministration.com
*Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628

Account Information

Property Address [redacted]

Outstanding Principal	$222,733.83
Escrow Balance	-$9,234.11
Maturity Date	October 2043
Interest Rate	4.5000%
Prepayment Penalty	NONE

Explanation of Amount Due

If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.

Principal	$363.84
Interest	$810.28
Escrow (for Taxes and Insurance)	$791.88
Other	$0.00
Current Payment Due 10/01/17	**$1,966.00**
Total Fees Charged Since Last Statement	$16.25
Overdue Amount	$44,772.36
Total Amount Due	**$46,754.61**

Transaction Activity (08/18/2017 to 09/18/2017)

Date	Description	Charges	Payments
08/24/17	FEE - PROPERTY INSPECT	$16.25	
09/06/17	MIP/PMI DISB		$223.22

Past [redacted]kdo[redacted] [redacted]applied funds represent funds that we have in suspense waiting for additional application. This amount represents a partial payment, your payment will be applied upon receipt of the additional required to complete your payment.

	Paid Since Last Statement	Paid Year to Date
Principal	$0.00	$337.60
Interest	$0.00	$836.52
Escrow (Taxes and Insurance)	$0.00	$1,916.88
Other	$0.00	$0.00
Fees	$0.00	$0.00
*Unapplied Funds	$0.00	$0.00
Total	**$0.00**	**$3,090.98**

****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 09/18/2017 you are 566 days delinquent on your mortgage loan.

Effective 07/20/16, a foreclosure action was initiated. This Loan Statement is for INFORMATIONAL PURPOSES ONLY. For reinstatement amount or Payoff, please contact your servicer.

If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.

Recent Account History
*Payment due 04/01/17: Unpaid balance of $1,966.00
*Payment due 05/01/17: Unpaid balance of $1,966.00
*Payment due 06/01/17: Unpaid balance of $1,966.00
*Payment due 07/01/17: Unpaid balance of $1,966.00
*Payment due 08/01/17: Unpaid balance of $1,966.00
*Payment due 09/01/17: Unpaid balance of $1,966.00
*Current Payment due 10/01/17: $1,966.00
*Total: $46,754.61 due. You must pay this amount to bring your loan current.

See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To: CENLAR

[redacted]

Check this box if your address or personal information has been updated on the reverse of this payment coupon.

Payment Due Date:	10/01/17
Current Payment:	$1,966.00
Past Due Amount:	$37,354.00
Unpaid Late Charges:	$1,585.36
Other Fees:	$5,849.25
TOTAL AMOUNT DUE:	**$46,754.61**
After 10/17/17 Pay:	$46,801.57

Late Charge	$_____
Additional Principal	$_____
Additional Escrow	$_____
Other Fees	$_____
Total Amount paid	$_____

*See reverse side for instructions

Account Number: [redacted]

Amount Enclosed $

Please do not fold, tape or staple check or coupon.
Please only use blue or black ink.

PAYMENT PROCESSING CENTER
PO BOX 11733
NEWARK, NJ 07101-4733

[redacted]

AD

HLF HOMESTEAD LAW FIRM

0077522936 AD

CENLAR®
CENTRAL LOAN ADMINISTRATION & REPORTING

[redacted]

Hours of Operation
Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET
Collections Dept: Monday - Friday, 8:30 AM to 10:00 PM ET

[redacted]

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: [redacted]
Property Address: [redacted]

Dear Borrower(s):

You have been approved for the following foreclosure prevention alternative:

Home Affordable Modification

Please review this offer in its entirety as it is important that you understand all of what is required of you in order to take advantage of the offer. With this modification, you will be required to make new affordable payments during a trial period. Please read this letter so that you understand all of the steps you need to take to modify your mortgage payments.

What you need to do...
You must advise us if you accept our offer of this foreclosure alternative within 14 days from the date of this notice. If you fail to do so, it may result in this offer of a foreclosure alternative being withdrawn. Please be aware that even if the effective date or initial payment date set forth at the bottom of this page is beyond the 14th day, we still must hear from you regarding your acceptance of the terms of this agreement.

To accept this offer, you must make your first monthly "trial period payment" under your Trial Period Plan (described below). 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 Payment Number	Trial Period Payment	Due Date On or Before
1	$1,664.16	04/01/2018
2	$1,664.16	05/01/2018
3	$1,664.16	06/01/2018