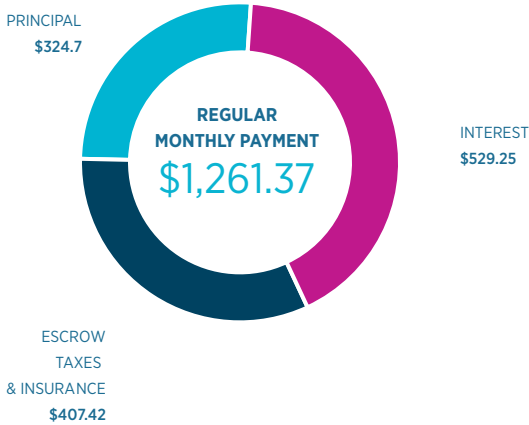




8950 Cypress Waters Blvd.
Coppell, TX 75019

BENJAMIN D CARPENTER
LAUREN M CARPENTER
206 ALLYND BLVD
CHARDON, OH 44024



EXPLANATION OF AMOUNT DUE

REGULAR MONTHLY PAYMENT	\$1,261.37
TOTAL FEES & CHARGES	\$0.00
OVERDUE PAYMENT(S)	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00
TOTAL AMOUNT DUE	\$1,261.37
TRIAL/WORKOUT PAYMENT AMOUNT	\$0.00

MORTGAGE LOAN STATEMENT

STATEMENT DATE
07/02/2020

LOAN NUMBER
0628335523

PROPERTY ADDRESS
206 ALLYND BLVD
CHARDON, OH 44024

PAYMENT DUE DATE
08/01/2020

AMOUNT DUE
\$1,261.37
If payment is received on or after 08/17/2020, a \$42.70 late fee will be charged.

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE	INTEREST RATE
\$163,898.30	3.875%
	ESCROW BALANCE
	-\$158.78

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 06/03/2020	PAID YEAR TO DATE
PRINCIPAL	\$323.65	\$1,926.33
INTEREST	\$530.30	\$3,197.37
ESCROW (TAXES & INSURANCE)	\$407.42	\$2,399.46
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00	\$0.00
TOTAL	\$1,261.37	\$7,523.16

HERE'S SOME HELPFUL INFORMATION

If the COVID-19 Pandemic has impacted your ability to make your mortgage payment, visit our COVID-19 Resource Center at mrcooper.com/forbearance. There's a fast and easy online application if you decide this program is right for you.

Be the first to receive discount alerts, offers and new products by signing up for Mr. Cooper's text alerts. Simply, text JOIN to COOPER (266737)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Want to make payments even easier? You can pay online at www.mrcooper.com, on the go with the Mr. Cooper app, or by **setting up AutoPay** in your online account or app settings.

TRANSACTION ACTIVITY (06/03/2020 to 07/02/2020)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
06/22/2020	County Tax Disbursed	\$2,117.70			\$2,117.70	
06/15/2020	Payment	\$1,261.37	\$323.65	\$530.30	\$407.42	

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

8< ----- DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY. -----



☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON
BENJAMIN CARPENTER
LAUREN CARPENTER

ACCOUNT NUMBER 0628335523	TOTAL AMOUNT DUE* 08/01/2020 \$1,261.37
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER 08/17/2020 \$1,304.07

MR. COOPER
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516

ADDITIONAL ESCROW \$ _____
**ADDITIONAL PRINCIPAL \$ _____



TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal can be made.

06283355230 000126137 000130407

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$50.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, a borrower may file complaints about the Servicer with the New York State Department of Financial Services or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Financial Services.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay by phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:

Bank Account: 4059000XXXXXXXXXX(10Xs equals the borrowing loan number with leading zero)
Routing#: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: MRCOOPER State: TX
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 7 p.m. (CT), and Saturday 8 a.m. to 12 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 2505 Covina, CA 91722-2505 Fax (626) 667-6439	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐ MAILING ADDRESS

☐ TELEPHONE NUMBER

LOAN #: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Borrower's New Address: _____

Co-Borrower's New Address: _____

Authorized Borrower's Number(s):

Authorized Co-Borrower's Number(s):

Home: (_____) _____ Mobile: Yes No

Home: (_____) _____ Mobile: Yes No

Work: (_____) _____ Ext: _____ Mobile: Yes No

Work: (_____) _____ Ext: _____ Mobile: Yes No

Other: (_____) _____ Mobile: Yes No

Other: (_____) _____ Mobile: Yes No

Signature Required: _____

Signature Required: _____

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



Call 855-781-7996
Reservation ID: 314900949200625

Lock In a Near-Historic Rate & Save

Dear Benjamin,

Whatever your “new normal” looks like, we want to help you make it better than ever.

We ran the numbers and you may be able to lower your monthly payment by locking in a new rate. Mortgage rates are at some of the lowest rates in history.

Talk to one of our refinance experts today to see how much you may be able to save.

Sincerely,
Your Home Loan Team at Mr. Cooper



Mr. Cooper Alerts:
Get Discount Alerts, Offers & News:
Text **JOIN** to **COOPER** (266737)

4 msgs/mo. Message and data rates may apply.
Terms and conditions at <http://tiny.cc/TCMC>



Hours of Operation: Mon-Thur 7 am to 9 pm CT / Friday 7 am to 7 pm CT / Saturday 8 am to 5 pm CT

By refinancing your existing mortgage, your total finance charges may be higher over the life of the loan.

This is not a commitment to lend. All loans are subject to credit and property approval. This offer is non-transferable and may not be combined with any other mortgage offer. Advertised offer is subject to change. If a personal code is present on the advertised offer, you must provide such code to claim the offer. We may gather information about you including, but not limited to, credit bureau information, information for verification of income, information for appraisal and verification of property being used for collateral. We also verify your identity. Income, assets, and debt must meet eligibility requirements as established by Government and/or Lender guidelines.

Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Dallas, TX 75019, (888) 480-2432, NMLS Unique Identifier #2119 (www.nmlsconsumeraccess.org). Alabama Consumer Credit License #MC21042. Nationstar Mortgage LLC d/b/a Mr. Cooper, Arizona Mortgage Banker License #BK-0924815. In California, licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. In Colorado, regulated by the Division of Real Estate. To check the license status of your mortgage loan originator, visit <https://apps.colorado.gov/dre/licensing/lookup/licenselookup.aspx> Georgia Residential Mortgage Licensee, #11585. Nationstar Mortgage LLC d/b/a Mr. Cooper, Illinois Residential Mortgage Licensee, #MB.0004414 - Department of Financial and Professional Regulation, 100 W. Randolph Street, 9th Floor, Chicago, IL 60601, 1-844-768-1713. Kansas Licensed Mortgage Company, License #MC.0025321. Nationstar Mortgage LLC d/b/a Mr. Cooper, Massachusetts Mortgage Lender License, #ML2119. Minnesota: This statement is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. § 47206(3), (4). Mississippi Licensed Mortgage Lender. In Missouri, 10176. Corporate Square Drive, Suite 200, Creve Coeur, MO 63132. Nationstar Mortgage LLC d/b/a Mr. Cooper, Nevada Mortgage Company License #575, Nevada Division of Mortgage Lending 1830 College Pkwy, Suite 100 Carson City, NV 89706 (775) 684-7060. Licensed by the New Hampshire Banking Department. Licensed by the N.J. Department of Banking and Insurance. Licensed Mortgage Banker-NYS Department of Financial Services. Ohio Residential Mortgage Lending Act Certificate of Registration, License #RM.850005.000. Oregon Mortgage Banker License, #ML-1175. Licensed by the Pennsylvania Department of Banking, License #21248. Rhode Island Licensed Lender, Rhode Island Licensed Loan Broker and Rhode Island Debt Collector Registration. Virginia: Nationstar Mortgage LLC d/b/a Mr. Cooper, Licensed by the Virginia State Corporation Commission, MC-2075. This advertisement should not be construed as an offer to make, arrange, or negotiate a mortgage loan transaction in a state in which Nationstar Mortgage LLC d/b/a Mr. Cooper is not licensed or authorized to transact business. Products and services are not available to residents of any such state. See www.mrcooper.com/legal for additional licensing information.



