

SCOTT R MCGANN
11833 WESTERN PINE RD
MIDDLETOWN, CA 95461-7591

Web: www.PennyMac.com
 General Insurance: (866) 318-0208
 Settlement Claim Checks: (866) 314-0498
 Customer Service: (800) 777-4001

Statement Date: November 16, 2023

Payment Due Date: **December 1, 2023**

Amount Due: \$4,746.08

If payment is received after 12/16/2023, \$47.24 late fee will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.

Contractual Amount Due

Total Amount Due:	\$4,746.08
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The total payment amount needed to bring the account current is \$4,746.08 and will expire on 12/16/2023.

***Suspense:** Any amount received less than a full payment will be applied to a suspense account for your mortgage. When enough is received to equal a full payment, a full payment will be applied to your mortgage.

Prepayment Penalty: No

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	\$0.00	\$12,571.24
Interest:	\$0.00	\$28,183.48
Escrow (Taxes & Insurance):	\$0.00	\$29,280.32
Fees:	\$0.00	\$752.00
Suspense*:	\$0.00	\$0.00
Total:	\$0.00	\$70,787.04

4000 - Billing Statement

PAYMENT COUPON - Detach and Return With Your Payment Made Payable to: PENNYMAC LOAN SERVICES, LLC



Loan Number: 8027409759

PENNYMAC LOAN SERVICES, LLC
PO BOX 30597
LOS ANGELES, CA 90030-0597

Payment Amount	\$.		
Additional Principal	\$.		
Additional Escrow	\$.		
Other	\$.		
Total Amount Enclosed	\$.		

Please write the loan number on the front of your check.

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0100802740975940015662860003179801

Important Information About Your Loan

Your loan is delinquent. Failure to pay your loan current may result in expenses and foreclosure -- the loss of your home. Please contact us so we can discuss options that could get you back on track and keep you in your home. Call 1-866-545-9070 to speak with one of our Loan Specialists.

To find free or low cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

****Account History****

As of 11/16/2023 your loan is 46 days delinquent.

Recent Account History

- Payment due 06/01/2023: Fully Paid on 09/05/2023
- Payment due 07/01/2023: Fully Paid on 09/05/2023
- Payment due 08/01/2023: Fully Paid on 09/05/2023
- Payment due 09/01/2023: Fully Paid on 09/05/2023
- Payment due 10/01/2023: Unpaid Balance of \$1,566.28
- Payment due 11/01/2023: Unpaid Balance of \$1,566.28

The total payment amount needed to bring the account current is \$4,746.08 and will expire on December 16, 2023.

Transaction Activity October 17, 2023 – November 16, 2023

Date	Description	Transaction Amount	Principal	Interest	Escrow	Fees	Suspense
11/03/2023	Mortgage Insurance Disbursement	(\$113.64)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.


Periodic & Partial Payment Policy


If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. We may accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

Other Important Information

How to Contact Us

 www.PennyMac.com
Available 24/7 on all your devices:
PC, Tablet, and Mobile.
El sitio web está disponible en Español.
Go Paperless today!

 **PennyMac Customer Service:**
(800) 777-4001
M - F: 5:00 AM - 6:00 PM PT
Sat: 7:00 AM - 11:00 AM PT
Fax: (866) 577-7205
General Insurance: (866) 318-0208

 PennyMac Loan Services, LLC
Attn: Correspondence Unit
PO Box 5133
Thousand Oaks, CA 91359-5133
Notices of error or information requests **must** be mailed to this address.

How to Make a Payment

Auto-Pay *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice.
Pay Online or Pay-by-Phone:
Make a one-time payment using your checking or savings account, or debit card at: www.PennyMac.com
phone: (800) 777-4001
(Fees may apply for services)

Western Union:
Code City: *PennyMac*
Pay To: *PennyMac Loan Services*
Code State: CA
ID Number: *Enter Loan Number*

Check **: Mail to PennyMac:
Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
Attn: Lockbox Operations
20500 Belshaw Ave.
Carson, CA 90746

Tax and Insurance Information

Property Tax Bills:
If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. **(Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)
Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.

General Insurance Questions: (866) 318-0208
Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below:
Mortgagee Clause:
PennyMac Loan Services, LLC
Its Successors and/or Assigns
P.O. Box 6618
Springfield, OH 45501-6618

Credit Reporting Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Important Consumer Information

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy for more information.

** If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.*

*** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.*

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.



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Delinquency and/or Arrearage Information

Certain delinquency and/or arrearage information has been **restated** below for your convenience. The same information also appears earlier in this statement.

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Legal Rights and Protections Under the SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 39014043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders. **PennyMac Loan Services, LLC, P.O. Box 514387 Los Angeles, CA 90051-4387, or call Toll Free 866-545-9070.**
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <https://legalassistance.law.af.mil/>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

