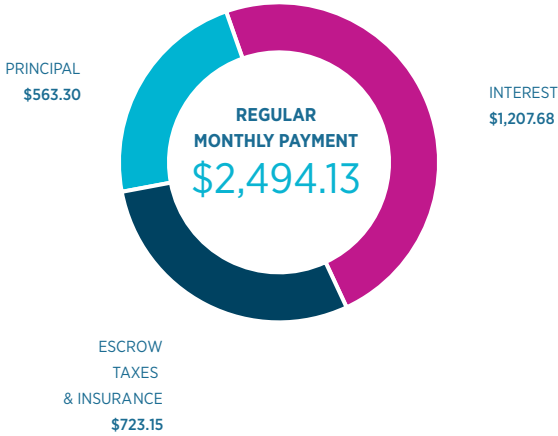




RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

STEPHEN J BOERNER
MELISSA A BEMER
213 ORCHARD WAY
WAYNE, PA 19087



EXPLANATION OF AMOUNT DUE

REGULAR MONTHLY PAYMENT	\$2,494.13
TOTAL FEES & CHARGES	\$0.00
OVERDUE PAYMENT(S)	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00
TOTAL AMOUNT DUE	\$2,494.13
TRIAL/WORKOUT PAYMENT AMOUNT	\$0.00

MORTGAGE LOAN STATEMENT

STATEMENT DATE	PAYMENT DUE DATE
05/14/2025	06/01/2025
LOAN NUMBER	AMOUNT DUE
0705555894	\$2,494.13
PROPERTY ADDRESS	If payment is received on or after 06/17/2025, a \$88.55 late fee will be charged.
246 N 3RD ST	
4 C D	
PHILADELPHIA, PA 19106	

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
\$340,992.30	4.250%
	ESCROW BALANCE
	\$1,556.52

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 04/19/2025	PAID YEAR TO DATE
PRINCIPAL	\$1,120.64	\$2,786.82
INTEREST	\$2,421.32	\$6,068.08
ESCROW (TAXES & INSURANCE)	\$1,446.30	\$3,615.75
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$88.55
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00	\$0.00
TOTAL	\$4,988.26	\$12,559.20

HERE'S SOME HELPFUL INFORMATION

Want to make payments even easier? Pay online at www.mrcooper.com, on the go with the Mr. Cooper app, or by **setting up AutoPay**. No matter how you pay, we'll never charge a transaction fee.

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)

TRANSACTION ACTIVITY (04/19/2025 to 05/14/2025)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
05/13/2025	Payment	\$2,494.13	\$561.31	\$1,209.67	\$723.15	
05/03/2025	Payment	\$2,494.13	\$559.33	\$1,211.65	\$723.15	

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.



CHANGING THE FACE OF HOME LOANS www.mrcooper.com

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

STEPHEN BOERNER
MELISSA BEMER

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



ACCOUNT NUMBER 0705555894	TOTAL AMOUNT DUE* 06/01/2025 \$2,494.13
PAYMENT DUE IF RECEIVED ON OR AFTER 06/17/2025 \$2,582.68	

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*

ADDITIONAL ESCROW	\$
**ADDITIONAL PRINCIPAL	\$
FEES	\$
LENDER PAID EXPENSES	\$

TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH

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

91 07055558940 000249413 000258268

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 at a rate that is the lesser of the Note and applicable law. 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 is no charge for this service. Call 888-480-2432.

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, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

WIRE Allows you to send payoff/reinstatement funds via wire transfer. Visit our website www.mrcooper.com or refer to your payoff statement for wiring instructions.

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® QUICK COLLECT® 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 Quick Collect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: MRCCOOPER State: TX
All Quick Collect 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	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 9225 Coppell, TX 75019 Fax (817) 826-1861	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):
Home: (____) _____ Mobile: Yes No
Work: (____) _____ Ext: ____ Mobile: Yes No
Other: (____) _____ Mobile: Yes No

Authorized Co-Borrower's Number(s):
Home: (____) _____ Mobile: Yes No
Work: (____) _____ Ext: ____ 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.

FACTS

WHAT DOES NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER (“MR. COOPER”) DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">Social Security number and IncomeAccount balances and payment historyCredit history and credit scores
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Mr. Cooper chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mr. Cooper share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none">Visit www.mrcooper.com/privacy/elections;Call 888-480-2432; orMail in the form below. <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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To limit direct marketing contact	<ul style="list-style-type: none">Visit www.mrcooper.com/privacy/do_not_solicit; orCall 888-480-2432 <p>Please note:</p> <p>Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
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Questions?	Call toll-free 888-480-2432.
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Mail-in Form

Mark any/all you want to limit:

☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

☐ Do not allow your affiliates to use my personal information to market to me.

☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account #

Mail to:

Mr. Cooper

Attn: Customer Service Department

8950 Cypress Waters Blvd.

Coppell, TX 75019



Who we are	
Who is providing this notice?	Nationstar Mortgage LLC d/b/a Mr. Cooper

What we do	
How does Mr. Cooper protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also contractually require third parties doing business with us to comply with all privacy and security laws.
How does Mr. Cooper collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">▪ apply for a loan▪ give us your income information▪ provide employment information or give us your contact information▪ provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">▪ sharing for affiliates’ everyday business purposes—information about your creditworthiness▪ affiliates from using your information to market to you▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">▪ Our affiliates include companies with a Mr. Cooper name; financial companies such as mortgage lenders; and non-financial companies, such as insurance agencies, technology service providers or direct marketers.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">▪ Financial service providers, such as mortgage bankers, securities broker- dealers and insurance agents &/or agencies.▪ Non-Financial companies, such as retailers, direct marketers, membership clubs and publishers; and other companies and organizations, such as non- profit organizations.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">▪ Our joint marketing partners include financial services and insurance companies.

OTHER IMPORTANT INFORMATION	
<p>Do Not Call Policy – This notice is the Mr. Cooper Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Mr. Cooper associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Mr. Cooper will be placed on the Mr. Cooper Do Not Call list and will not be called in any future campaigns, including those of Mr. Cooper affiliates. If you communicate with us by telephone, we may monitor or record the call.</p>	
<p>For Nevada Residents Only – We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the <i>To Limit direct marketing contact</i> section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number – 702.486.3132; email BCPINFO@ag.state.nv.us</p>	
<p>For California Residents Only – If you live in California, you will receive a different notice that reflects your rights under California and federal law.</p>	
<p>For Vermont Residents Only – If you live in Vermont, we will not share your personal information with nonaffiliates, except for our everyday business and marketing purposes. Also, we will not share information about your credit worthiness with affiliates unless you agree to such sharing. Vermont residents do not have to contact us to implement these limits on our sharing. We may share information about your transactions and experiences with affiliates for their everyday business purposes and to market to you, but you can stop them from using the information in marketing by checking the box marked “Do not allow your affiliates to use my personal information to market to me,” on the Mail-in Form above.</p>	