

HOW TO READ YOUR MONTHLY STATEMENT

Applies to active Chapter 7, active Chapter 11, and discharged bankruptcy cases

Your Mortgage Statement is designed to provide you with all the information you need to track account activity such as payments made or fees or expenses that we may pay on your behalf. It also contains important messages that are tailored to the way you pay your account.

Please make certain that your name and address are shown correctly on the statement. You may call us at 800-258-8602 for questions about your account.

1 Statement Date: The statement reflects all account activity as of this date.

2 Account Information
Account Due Date: If this date is different from the Payment Due Date, it means that the account has outstanding amounts due from previous months.

Payment Due Date: The date the payment is due.

Payment Amount: The total amount outstanding as of the statement date.

3 Explanation of Payment Amount*
Regular Monthly Payment: This is the payment that is outstanding for the current month.

Unpaid Late Charges: If a payment was made after the Late Payment Due Date, a late fee was charged.

Other Charges and Fees: This amount includes returned check fees, accrued interest on advances, and other items identified in the Transaction Activity as expenses paid by servicer that were made on your behalf. These are amounts are outstanding and in addition to the Regular Monthly Payment. Although this amount is not required to bring your account current, it is included in a payoff total.

Charges/Fees this Period: This field shows any Unpaid Late Charge or Other Charges and Fee amounts that were incurred during the statement period.

Past Unpaid Amount(s): This is a sum of all outstanding payments.

Unapplied Payment(s): If there are outstanding payments, partial payments or overpayments are treated as unapplied funds and held separately in your account. The amount is applied to the account when we receive enough for a full regular principal and interest payment.

Total Payment Amount: This is the total amount outstanding as of the statement date.

4 Bankruptcy Message: SPS acknowledges an active bankruptcy or you have discharged personal liability for your mortgage.

5 Account Information*: This section shows the principal balance(s) and interest rate.

6 Transaction Activity*: This section shows the beginning balance and the ending balance for each category listed, as well as all activity during the statement period.

7 Past Payments Breakdown*: This section shows a breakdown of how past payments were applied.

8 Account History : The recent activity will reflect outstanding payments in the past six (6) months.

9 Important Messages: This section includes messages that address the payment status, as well as other messages to help you understand your statement.

10 Monthly Payment Coupon: This section shows the total amount outstanding and the due date.

11 Total Amount Enclosed: Write the amount you are sending in this field.

SPS SELECT Portfolio SERVICING, inc. P.O. Box 65250 Salt Lake City, UT 84165-0250 www.spsservicing.com

Customer Service: (800) 258-8602
 Monday - Thursday 8:00AM - 11:00PM ET
 Friday 8:00AM - 9:00PM ET
 Saturday 8:00AM - 2:00PM ET

For other important information, see reverse side

CUSTOMER NAME
 PROPERTY ADDRESS
 CITY, ST ZIP

|||||

1 Mortgage Statement
 Statement Date: 03/09/2018
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2 Account Information

Account Number 99999999
 Property Address PROPERTY ADDRESS
 CITY ST ZIP

Account Due Date 10/01/2017
 Payment Due Date 04/01/2018
Payment Amount \$6,350.20

3 Explanation of Payment Amount

Principal	\$172.66
Interest	\$672.63
Escrow (Taxes and Insurance)	\$158.79
Regular Monthly Payment	\$1,004.08
Unpaid Late Charges	\$0.00
Other Charges and Fees	\$89.00
Charges / Fees this Period	\$0.00
Past Unpaid Amount(s)	\$6,024.48
Unapplied Payment(s) ³	\$767.36
Total Payment Amount	\$6,350.20

4 Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

5 Account Information

Interest Bearing Principal	\$175,541.76
Deferred Principal	\$0.00
Outstanding Principal ¹	\$175,541.76
Interest Rate (Fixed)	4.625%
Prepayment Penalty	No

6 Transaction Activity (01/12/2018 to 03/09/2018)

Date	Description	Principal Balance	Interest	Taxes & Insurance	Late Charges	Unapplied Balance	Other Fees	Expenses Pd by Servicer	Total ¹
0112	BEG BALANCE	\$175,709.83	\$4,726.82	\$1,673.93	\$0.00	(\$671.44)	\$0.00	\$89.00	\$181,528.14
0202	PAYMENT	(1168.07)	(677.22)	(158.79)	0.00	(95.92)	0.00	0.00	(1,100.00)
0223	HAZARD INS	0.00	0.00	454.00	0.00	0.00	0.00	0.00	454.00
0309	ENDING BALANCE	\$175,541.76	\$4,049.60	\$1,978.14	\$0.00	(\$787.36)	\$0.00	\$89.00	\$180,892.14

7 Past Payments Breakdown

	Paid Last Month	Paid Year To Date
Principal	\$168.07	\$335.50
Interest	\$677.22	\$1,355.08
Escrow (Taxes and Insurance)	\$158.79	\$317.58
Fees and Other Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$95.92	
Total	\$1,100.00	\$2,008.16
Total Unapplied Balance	\$767.36 ³	

9 Important Messages

¹ This amount is not a payoff quote. If you want a payoff quote, please see instructions on reverse side.

² Partial payments or overpayments are treated as unapplied funds until we receive enough for a full principal and interest payment at which time we will credit your account for the principal and interest payment

Any transactions that occurred after the statement date noted above will be reflected on your next statement.

Under the Servicemembers Civil Relief Act if you or a family member has been deployed to active duty, you may be eligible for certain protections regarding your mortgage loan. Please contact us at (800) 258-8602 to discuss these protections.

YTD Interest Paid amount will include capitalized interest in the event your loan was modified in the current year.

10 Payment Amount

Borrower Name(s) CUSTOMER NAME

Account Number 999999999

Payment Date 04/01/2018: \$6,350.20

****Account History****

Recent Account History:

- * Payment due 03/2018: Unpaid payment of \$1,004.08.
- * Payment due 02/2018: Unpaid payment of \$1,004.08.
- * Payment due 01/2018: Unpaid payment of \$1,004.08.
- * Payment due 12/2017: Unpaid payment of \$1,004.08.
- * Payment due 11/2017: Unpaid payment of \$1,004.08.
- * Payment due 10/2017: Unpaid payment of \$1,004.08.

Total: \$6,350.20 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Financial Difficulty: See the back for information about mortgage counseling or assistance. Also, there are a number of options available to assist customers who are experiencing difficulty with their payments. Please contact us immediately to discuss these options, arrange a reinstatement or address any questions regarding the statement at 1-888-818-6032.

11 Make checks payable to: Select Portfolio Servicing

Monthly Payment	\$ -
Additional Principal	\$ -
Additional Escrow	\$ -
Late Fees	\$ -
Other (Please Specify)	\$ -
Total Amount Enclosed	\$ -

We hope you find the information in this summary helpful. You can find more information including Frequently Asked Questions on our website, www.spsservicing.com, or you may call a Customer Service Account Representative at 800-258-8602.

In accordance with Federal law you will find the address for the submission of Notices of Error, Information Requests, or Qualified Written Requests on the back of your monthly statements.

* If you are a new SPS customer, all balances in these sections were transferred from the prior servicer.