



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do!™

West Palm Beach, FL
Toll Free: -2936

09/17/14

Loan Number: 3428

Nicholas J Mosby

Baltimore, MD

Property Address:
Baltimore, MD

Re: Delinquency Information

Dear Nicholas J Mosby

We are providing the information in this notice because, as of the date of this letter, the above account is delinquent.

****DELINQUENCY NOTICE****

You are late on your mortgage payments. As of 09/17/14, you are 139 days delinquent on your mortgage loan. Your account first became delinquent on 05/02/14. Failure to bring your loan current may result in fees and foreclosure – the loss of your home.

Recent Account History

- Payment due 09/01/14: UNPAID AMOUNT OF \$2256.42
- Payment due 08/01/14: UNPAID AMOUNT OF \$2256.42
- Payment due 07/01/14: UNPAID AMOUNT OF \$2256.42
- Payment due 06/01/14: UNPAID AMOUNT OF \$2256.42
- Payment due 05/01/14: UNPAID AMOUNT OF \$2256.42
- Payment due 04/01/14: FULL PAYMENT PAID on 06/02/14

- **Total: \$13828. You must pay this amount to bring your loan current. Please note that the Total Amount Due includes your next regular monthly payment.**

This amount may not include all fees and charges, as all fees and charges may not have been billed or posted to your account as of the letter date. Please contact us for your current reinstatement amount or payoff amount.

If You Are Experiencing Financial Difficulty: If you are experiencing financial difficulties and would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call -4287.

NMLS # 1852

MADNREM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

GOVT. EXHIBIT NO.	50
CASE NO.	LKG-22-007
IDENTIFICATION	
ADMITTED	



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do!™

West Palm Beach, FL
Toll Free: -2936

Should you have any questions or concerns, or believe an error has occurred, please contact us immediately -2936. We are available to assist you Monday through Friday 8:00 am to 9:00 pm ET, Saturday 8:00 am to 5:00 pm ET, and Sunday 9:00 am to 9:00 pm ET.

If you would like to submit a qualified written request, a notice of error, or a request for information, you must use the following address:

Research Department, West Palm Beach, Florida .

If you have any further questions regarding this letter, your account or options that we may have available, you may schedule an appointment with your Home Retention Specialist, Ronald Carleton, by contacting us at -2936, Ronald Carleton is your designated contact for inquiries and the submission of documents as needed.

Sincerely,
Ocwen Loan Servicing, LLC

Please Note: This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have an active bankruptcy case or have received an Order of Discharge from a Bankruptcy Court, the following Notice Regarding Bankruptcy applies.

Notice Regarding Bankruptcy: Please be advised that if you are part of an active Bankruptcy case or if you have received an Order of Discharge from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan.

NMLS # 1852

MADNREM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do!™

West Palm Beach, FL
Toll Free: -2936

04/22/2015

Loan Number: 3428

Nicholas J Mosby
Baltimore, MD

Property Address:
Baltimore, MD

Re: Delinquency Information

Dear Nicholas J Mosby

We are providing the information in this notice because, as of the date of this letter, the above account is delinquent.

****DELINQUENCY NOTICE****

You are late on your mortgage payments. As of 04/21/15, you are 171 days delinquent on your mortgage loan. Your account first became delinquent on 11/02/14. Failure to bring your loan current may result in fees and foreclosure – the loss of your home.

Recent Account History

- Payment due 04/01/15: UNPAID AMOUNT OF \$2329.29
- Payment due 03/01/15: UNPAID AMOUNT OF \$2329.29
- Payment due 02/01/15: UNPAID AMOUNT OF \$2329.29
- Payment due 01/01/15: UNPAID AMOUNT OF \$2329.29
- Payment due 12/01/14: UNPAID AMOUNT OF \$2329.29
- Payment due 11/01/14: UNPAID AMOUNT OF \$2329.29
- **Total: \$16311.56. You must pay this amount to bring your loan current. Please note that the Total Amount Due includes your next regular monthly payment.**
This amount may not include all fees and charges, as all fees and charges may not have been billed or posted to your account as of the letter date. Please contact us for your current reinstatement amount or payoff amount.

If You Are Experiencing Financial Difficulty: If you are experiencing financial difficulties and would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call -4287.

NMLS # 1852

MADNREM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do!™

West Palm Beach, FL
Toll Free: -2936

Should you have any questions or concerns, or believe an error has occurred, please contact us immediately -2936. We are available to assist you Monday through Friday 8:00 am to 9:00 pm ET, Saturday 8:00 am to 5:00 pm ET, and Sunday 9:00 am to 9:00 pm ET.

If you would like to submit a qualified written request, a notice of error, or a request for information, you must use the following address:

Research Department, , West Palm Beach, Florida

If you have any further questions regarding this letter, your account or options that we may have available, you may schedule an appointment with your Home Retention Specialist, Ronald Carleton, by contacting us at -2936, Ronald Carleton is your designated contact for inquiries and the submission of documents as needed.

Sincerely,
Ocwen Loan Servicing, LLC

Please Note: This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have an active bankruptcy case or have received an Order of Discharge from a Bankruptcy Court, the following Notice Regarding Bankruptcy applies.

Notice Regarding Bankruptcy: Please be advised that if you are part of an active Bankruptcy case or if you have received an Order of Discharge from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan.

NMLS # 1852

MADNREM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC
 WWW.OCWEN.COM
 Helping Homeowners is What We Do!™

West Palm Beach, FL
 Toll Free: -2936

05/20/2015

Loan Number: 3428

Nicholas J Mosby

Baltimore, MD

Property Address:
 Baltimore, MD

Re: Delinquency Information

Dear Nicholas J Mosby

We are providing the information in this notice because, as of the date of this letter, the above account is delinquent.

DELINQUENCY NOTICE

You are late on your mortgage payments. As of 05/19/15, you are 199 days delinquent on your mortgage loan. Your account first became delinquent on 11/02/14. Failure to bring your loan current may result in fees and foreclosure – the loss of your home.

Recent Account History

- Payment due 05/01/15: UNPAID AMOUNT OF \$2329.29
- Payment due 04/01/15: UNPAID AMOUNT OF \$2329.29
- Payment due 03/01/15: UNPAID AMOUNT OF \$2329.29
- Payment due 02/01/15: UNPAID AMOUNT OF \$2329.29
- Payment due 01/01/15: UNPAID AMOUNT OF \$2329.29
- Payment due 12/01/14: UNPAID AMOUNT OF \$2329.29
- **Total: \$18640.85. You must pay this amount to bring your loan current. Please note that the Total Amount Due includes your next regular monthly payment.**

This amount may not include all fees and charges, as all fees and charges may not have been billed or posted to your account as of the letter date. Please contact us for your current reinstatement amount or payoff amount.

If You Are Experiencing Financial Difficulty: If you are experiencing financial difficulties and would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call -4287.

NMLS # 1852

MADNREM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do!™

West Palm Beach, FL
Toll Free: -2936

Should you have any questions or concerns, or believe an error has occurred, please contact us immediately -2936. We are available to assist you Monday through Friday 8:00 am to 9:00 pm ET, Saturday 8:00 am to 5:00 pm ET, and Sunday 9:00 am to 9:00 pm ET.

If you would like to submit a qualified written request, a notice of error, or a request for information, you must use the following address:

Research Department, , West Palm Beach, Florida .

If you have any further questions regarding this letter, your account or options that we may have available, you may schedule an appointment with your Home Retention Specialist, Ronald Carleton, by contacting us at -2936, Ronald Carleton is your designated contact for inquiries and the submission of documents as needed.

Sincerely,
Ocwen Loan Servicing, LLC

Please Note: This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have an active bankruptcy case or have received an Order of Discharge from a Bankruptcy Court, the following Notice Regarding Bankruptcy applies.

Notice Regarding Bankruptcy: Please be advised that if you are part of an active Bankruptcy case or if you have received an Order of Discharge from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan.

NMLS # 1852

MADNREM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



West Palm Beach, FL
 Toll Free: 2936

09/10/2015

Loan Number: B428

NICHOLAS J MOSBY

VIA Certified Mail (return receipt requested)

Certified Number: 9314810011700828515246

BALTIMORE, MD

Property Address:
 BALTIMORE, MD

PRE-FORECLOSURE REFERRAL LETTER

Special Note: If you HAVE FILED Bankruptcy

Applies only if you have a Chapter 7 discharge and/or discharge pursuant to Chapter 13

If you have received a Chapter 7 discharge under the U.S. Bankruptcy Code, or if your mortgage has been discharged as part of a completed Chapter 13 plan, this notice is not intended as an attempt to collect a debt. This is not an assertion that you have any personal liability for this debt.

Applies only if you have recently filed a bankruptcy petition - Please NOTIFY US IMMEDIATELY!

If you have recently filed for bankruptcy, this notice has been sent to you because Ocwen has not been notified of your bankruptcy case. It is important that you or your bankruptcy attorney contact us immediately. In order for us to document your file, please provide us with the date and jurisdiction of your filing, your case number, and the bankruptcy chapter number under which you have filed. This information is CRITICAL—it may change your options for keeping your home. So please CONTACT US today!

Dear Customer(s):

Recently, Ocwen Loan Servicing, LLC (Ocwen) sent you a Notice of Default due to your loan becoming past due. Ocwen services your home loan and mortgage on behalf of Ocwen Loan Servicing, LLC, who is the holder of the beneficial interest in the mortgage or deed of trust which is secured by property at the address listed above. Our records reflect that the last full mortgage payment date on your account was 8/28/2015. The account is paid through 06/01/2015, which makes your account due from 07/01/2015. Your mortgage payments are past due, which puts you in default of your loan agreement and the property may be referred to foreclosure after 14 days from the date of this letter. As of 09/07/2015, you owe the following:

Principal and Interest:	\$6,302.58
Interest Arrears:	\$0.00
Escrow:	\$685.29
Late Charges:	\$0.00
Insufficient Funds Charges:	\$0.00
Fees / Expenses:	\$19.59
Suspense Balance (CREDIT):	\$0.00
Interest Reserve Balance (CREDIT):	\$0.00
TOTAL DUE:	\$7,007.46

NMLS # 1852

14DYPFC



This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Prior to foreclosure, you may have the right to reinstate the mortgage loan, depending on the terms of the note and mortgage. We encourage you to review the provisions of the note and mortgage. You may receive a copy of your loan documents as well as a payment history from the time your loan was last less than 60 days due by sending a written request to:

Ocwen Loan Servicing, LLC, Attn Research Dept
[REDACTED] West Palm Beach, FL [REDACTED]

Notices of Error and Qualified Written requests may also be submitted to this address.

You may also request a copy of any assignments of mortgage or deed of trust that may have been executed in connection with prior transfers or foreclosure or bankruptcy proceedings.

Please be aware there may be expenses and attorney s fees and costs incurred by Ocwen on behalf of the owner of your loan to enforce the mortgage in addition to the overdue amount on the mortgage. Any payment to reinstate the mortgage loan after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received that are less than the amount required to reinstate the mortgage loan will be returned, and will not stop any foreclosure proceedings that have begun. **PRIOR TO SUBMITTING PAYMENT, YOU MAY WISH TO CALL US TO VERIFY THE EXACT AMOUNT DUE.**

As of 09/07/2015 the total amount needed to reinstate or bring the account current is \$7,007.46, the unpaid principal balance of your loan is \$318,976.41 and the interest rate is 5.75%.

if you are unable to bring your account current, we urge you to call us immediately to discuss possible alternatives to foreclosure. As long as you are living on the property, you are responsible for maintaining it and paying all taxes owed. You must maintain the property and pay taxes until a sale or other title transaction occurs. if you choose to abandon the property, and walk away from the mortgage, please call us as soon as possible at [REDACTED]-2936 to discuss alternatives to foreclosure. Keep in mind that while we work with you on your available options, you are still responsible for any payments that come due, so it is important that you contact us as soon as possible.

Please visit our website at www.ocwen.com where you can review your account, enter your financial information and provide a description of your current situation at your convenience.



Call our Customer Care Center if you have any questions, at 2936. We are available Monday-Friday 8:00 am-9:00 pm, on Saturday 8:00 am-5:00 pm, or on Sunday 9:00 am-9:00 pm ET.

Sincerely

Ocwen Loan Servicing, LLC

Your dedicated
Relationship Manager:

Sharon S Oldfield
Phone Number: 2936
Monday-Friday 8:00 am-9:00 pm, on Saturday
8:00 am-5:00 pm, or on Sunday 9:00 am-9:00
pm ET





IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS

If you are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- Active service as a commissioned officer of the Public Health Service, or
- Service with the forces of a nation with which the United States is allied in a war or Military action, or
- Any period when you are absent from duty because of sickness, wounds, leave, or other lawful cause.

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

- In order to request relief under the SCRA, a Servicemember or spouse, or both, must provide a written request to the lender, together with a copy of the Servicemember's military orders. Please send relief requests to Ocwen Loan Servicing, LLC by Fax: [REDACTED] 8186, Email: [REDACTED] or by Mail:

Ocwen Loan Servicing, LLC
 Attn: Servicemembers Civil Relief Act Department
 [REDACTED]
 West Palm Beach, FL [REDACTED]

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

- The U.S. Department of Defense's information resource is Military One Source.
 Website: <http://www.militaryonesource.com>
 The toll-free telephone number for Military OneSource are:
 - o From the United States: [REDACTED] 9647
 - o From outside the United States (with applicable access code): [REDACTED] 9647
 - o International Collect (through long distance operator): [REDACTED] 5908
- 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 each branch of the armed forces is available at: <http://legalassistance.law.af.mil/content/locator.php>



Availability of Loss Mitigation Options

Unless you have directed us not to, we have made good faith efforts to contact you by telephone and/or mail to review your eligibility for alternatives to foreclosure. According to our records, with respect to this event of default:

We have not yet received a complete initial package/borrower response package from you to consider you for a loan modification.

If your circumstances have changed, if you believe that your application for a modification was denied in error, or if you would like to discuss any alternative to foreclosure, including a loan modification, please contact us immediately.

Right to Foreclose

Ocwen Loan Servicing, LLC (Ocwen), as Servicer of Your Mortgage Loan, has the right to foreclose. You signed a promissory note secured by a mortgage or deed of trust or other security instrument. Ocwen intends to initiate a foreclosure on the mortgaged property in the name of Ocwen Loan Servicing, LLC ("Noteholder").

Endorsement and Possession

The Noteholder, directly or through an agent, has possession of the promissory note and the chain of endorsement is complete.

WHERE REQUIRED BY APPLICABLE LAW: Noteholder is the original mortgagee or beneficiary or the assignee of the mortgage or deed of trust for the referenced loan.



This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



ALTERNATIVES TO FORECLOSURE

No matter what your situation, you may have options. Ocwen offers multiple solutions to help you through difficult times including, but not limited to, the Home Affordable Modification Program (HAMP) and Home Affordable Foreclosure Alternative Program (HAFA). Ocwen also offers additional modification options and foreclosure alternatives.

Contact Ocwen right away, toll-free at [REDACTED]-2936. The sooner you call, the sooner we can help.

Modification	Deed in Lieu of Foreclosure	Short Sale
<p>A change to one or more terms of the original mortgage agreement.</p> <p>This may include a change in interest rate, loan balance, or term, which may lower your payment and bring the account current.</p>	<p>If you do not intend to keep the property, Ocwen may accept the deed to the property and extinguish the debt, even if the property is worth less than the loan balance.</p> <p>Title on the property must generally be clear of any other liens in order for this option to be available.</p>	<p>By listing your property, you may receive a sale offer acceptable to both you and Ocwen.</p> <p>The sale of your property could help you prevent a foreclosure sale of your home</p>

FOR ADDITIONAL ASSISTANCE

When you are experiencing a financial hardship, housing counseling may be a way to help you manage your finances. We urge you to contact HUD-approved agencies to obtain assistance in keeping your home. This assistance is available at no charge. For specific guidance on this notice or information related to HAMP or HAFA, ask your housing counselor for help.

HUD-Approved Housing Counseling
 Homeowner's HOPE Hotline Number
 Making Home Affordable Program
 Fannie Mae Assistance Program Number

[REDACTED]-4287
 [REDACTED]-4673

www.hud.gov
www.hopenow.com
www.makinghomeaffordable.gov
www.knowyouroptions.com

BEWARE OF FORECLOSURE RESCUE SCAMS. HELP IS FREE!

There is never a fee to get assistance or information about foreclosure alternatives from your lender, or from HUD-approved counselor. Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.

Call our Customer Care Center at [REDACTED]-2936 to get information about any of these Alternatives to Foreclosure, or to schedule an appointment to discuss your options. We are available Monday-Friday 8:00 am-9:00 pm, on Saturday 8:00 am-5:00 pm, or on Sunday 9:00 am-9:00 pm ET.

CONTACT INFORMATION

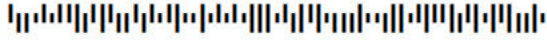
Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
Friday; 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Amy Washington and can be reached at [REDACTED]-8638 EXT. 8941963 or via mail at: [REDACTED], Coppell, TX [REDACTED]

2-692-46403-0006421-001-000-001-000-000



NICHOLAS J MOSBY
[REDACTED]
BALTIMORE MD [REDACTED]



[Sign up for eCorrespondence](#)

Statement Date:	01/20/2016
Loan Number:	[REDACTED] 7107
Payment Due Date:	02/01/2016
Amount Due:	\$11,751.49
<i>If payment is received on or after 02/17/16; \$105.04 late fee will be charged.</i>	

Property Address:
[REDACTED]
BALTIMORE MD [REDACTED]

[Pay Online Now](#)

Account Information

Interest Bearing Principal Balance	\$317,250.88
Interest Rate	5.750%
Escrow Balance	-\$1,572.64
Prepayment Penalty*	
*Nationstar Mortgage LLC will not assess a prepayment penalty at any time in the event you would like to pay part or all of your mortgage balance.	

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

Explanation of Amount Due

Principal	\$580.70
Interest	\$1,520.16
Escrow Amount (for Taxes & Insurance)	\$228.43
Optional Products and Services	\$0.00
Regular Monthly Payment	\$2,329.29
Total Fees and Charges	\$105.04
Overdue Payment(s)	\$9,317.16
Total Amount Due	\$11,751.49

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Maintenance	\$0.00	\$75.00
Total	\$0.00	\$75.00

Past Payment Breakdown

	Payments Rec'd since 12/19/2015	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)**	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity (12/19/2015 to 01/20/2016)

Date	Description	Total	Principal	Interest	Escrow	Other
01/19/2016	Fee Assessed	\$105.04				\$105.04

Important Messages

(See Reverse side for Additional Critical Notices)

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.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Other Unpaid Fee(s)" include, but are not limited to, phone pay fees, convenience fees, and modification fees.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

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



MyNationstar.com

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

ACCOUNT NUMBER [REDACTED] 7107	TOTAL AMOUNT DUE* 02/01/2016 \$11,751.49
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE*	PAYMENT DUE IF RECEIVED ON OR AFTER 02/17/2016 \$11,856.53

NATIONSTAR MORTGAGE
[REDACTED]
CITY OF INDUSTRY, CA [REDACTED]



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

TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH

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

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 Nationstar Mortgage 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 MyNationstar.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: Nationstar Mortgage LLC, Attn: Military Families, P.O.Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@nationstarmail.com. Be sure to include your loan number with the copy of the orders.
Please visit our website at MyNationstar.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, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, 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: <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.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, borrower may file complaints about the Servicer with the New York State Banking Department 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. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

-  **Auto-Pay** allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.
-  **Online Payment** allows you to log on to your account anytime to make a payment. There is no charge for this service if the payment is made within 9 days of the due date. Log onto MyNationstar.com.
-  **Speed-Pay** is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to \$19 for this optional service.
-  **Payment 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.
-  **MoneyGram ExpressPayment** ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage 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 Nationstar Mortgage. 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 Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar 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:** 1-888-480-2432, Monday through Thursday 8 am – 8 pm, CT, Friday 8 am – 6 pm CT, and Saturday 8 am – 2 pm CT [Calls may be monitored and/or records for quality assurance purposes]
-  **24-hour automated account information:** Log on to MyNationstar.com OR call 1-888-480-2432
-  **Mailing addresses:** for Nationstar Mortgage 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	[Redacted] Dallas, TX 75261-9741	[Redacted] Coppell, TX 75019	[Redacted] Springfield, OH 45501-7729	[Redacted] Fort Worth, TX 76161-0229	[Redacted] Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**
Nationstar Mortgage, P.O. 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. (i) 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. (ii) A written request does not constitute a qualified written request 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 servicing loan amount was paid in full, whichever date is applicable.



Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for nor 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 Number(s): _____ Authorized Co-borrower 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 Nationstar Mortgage LLC 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.



CITY OF INDUSTRY, CA

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
Friday; 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT
MyNationstar.com

2-692-46403-0006421-001-000-001-000-000

Your Dedicated Loan Specialist is Amy Washington and can be reached at [REDACTED] EXT. 8941963 or via mail at: [REDACTED], Coppell, TX [REDACTED]



NICHOLAS J MOSBY
[REDACTED]
BALTIMORE MD [REDACTED]

Statement Date:	01/20/2016
Loan Number:	[REDACTED] 7107
Payment Due Date:	02/01/2016
Amount Due:	\$11,751.49
<i>If payment is received on or after 02/17/16; \$105.04 late fee will be charged.</i>	

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
Friday; 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Amy Washington and can be reached at [REDACTED] EXT. 8941963 or via mail at: [REDACTED], Coppell, TX [REDACTED]

5-692-54731-0013132-002-000-001-000-000



NICHOLAS J MOSBY
[REDACTED]
BALTIMORE MD [REDACTED]



[Sign up for eCorrespondence](#)

Statement Date:	04/19/2016
Loan Number:	[REDACTED] 7107
Payment Due Date:	05/01/2016
Amount Due:	\$9,632.28
<i>If payment is received on or after 05/17/16; \$105.04 late fee will be charged.</i>	

Property Address:
[REDACTED]
BALTIMORE MD [REDACTED]

[Pay Online Now](#)

Account Information

Interest Bearing Principal Balance	\$314,911.33
Interest Rate	5.750%
Escrow Balance	-\$658.92

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

Explanation of Amount Due

Principal	\$591.91
Interest	\$1,508.95
Escrow Amount (for Taxes & Insurance)	\$228.43
Optional Products and Services	\$0.00
Regular Monthly Payment	\$2,329.29
Total Fees and Charges	\$315.12
Overdue Payment(s)	\$6,987.87
Total Amount Due	\$9,632.28

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Maintenance	\$75.00	\$75.00
Total	\$75.00	\$75.00

Past Payment Breakdown

	Payments Rec'd since 03/19/2016	Paid Year to Date
Principal	\$0.00	\$2,339.55
Interest	\$0.00	\$6,063.89
Escrow (Taxes & Insurance)	\$0.00	\$913.72
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$124.04
Lender Paid Expenses	\$0.00	\$75.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$9,516.20

Transaction Activity (03/19/2016 to 04/19/2016)

Date	Description	Total	Principal	Interest	Escrow	Other
04/18/2016	Late Charge Assessed	\$105.04				\$105.04
03/31/2016	Maintenance	-\$75.00				-\$75.00

Important Messages

(See Reverse side for Additional Critical Notices)

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.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Other Unpaid Fee(s)" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

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



MyNationstar.com

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

ACCOUNT NUMBER [REDACTED] 7107	TOTAL AMOUNT DUE* 05/01/2016 \$9,632.28
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE*	PAYMENT DUE IF RECEIVED ON OR AFTER 05/17/2016 \$9,737.32

NATIONSTAR MORTGAGE
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 reduction can be made.

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 Nationstar Mortgage 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 MyNationstar.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: Nationstar Mortgage LLC, Attn: Military Families, P.O.Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@nationstarmail.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.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, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, 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: <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.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, borrower may file complaints about the Servicer with the New York State Banking Department 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. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

-  **Auto-Pay** allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.
-  **Online Payment** allows you to log on to your account anytime to make a payment. There is no charge for this service if the payment is made within 9 days of the due date. Log onto MyNationstar.com.
-  **Speed-Pay** is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to \$19 for this optional service.
-  **Payment 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.
-  **MoneyGram ExpressPayment** ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage 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 Nationstar Mortgage. 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 Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar 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:** 1-888-480-2432, Monday through Thursday 8 am – 8 pm, CT, Friday 8 am – 6 pm CT, and Saturday 8 am – 2 pm CT [Calls may be monitored and/or records for quality assurance purposes]
-  **24-hour automated account information:** Log on to MyNationstar.com OR call 1-888-480-2432
-  **Mailing addresses:** for Nationstar Mortgage 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 INFORMATION REQUEST/ CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	[Redacted] Dallas, TX 75261-9741	[Redacted] Dallas, TX 75261-9741	[Redacted] Springfield, OH 45501-7729	[Redacted] Fort Worth, TX 76161-0229	[Redacted] Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Nationstar Mortgage, P.O. 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. (i) 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. (ii) A written request does not constitute a qualified written request 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 servicing loan amount was paid in full, whichever date is applicable.



Nationstar Mortgage LLC, 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 Number(s): _____ Authorized Co-borrower 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 Nationstar Mortgage LLC 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.



CITY OF INDUSTRY, CA

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
Friday; 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT
MyNationstar.com

5-692-54731-0013132-002-000-001-000-000

Your Dedicated Loan Specialist is Amy Washington and can be reached at 8638 EXT. 8941963 or via mail at:
Coppell, TX



NICHOLAS J MOSBY
BALTIMORE MD

Statement Date:	04/19/2016
Loan Number:	7107
Payment Due Date:	05/01/2016
Amount Due:	\$9,632.28
<i>If payment is received on or after 05/17/16; \$105.04 late fee will be charged.</i>	

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.

04/20/2016

• Please contact us at [REDACTED]-8638 EXT. 8941963



5-692-54731-0013132-002-000-001-000-000

NICHOLAS J MOSBY

[REDACTED]
BALTIMORE MD [REDACTED]

RE: Loan Number: [REDACTED] 7107

Property Address:

[REDACTED]
BALTIMORE, MD [REDACTED]

Dear Nicholas J Mosby:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due for 02/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 11/01/2015: Fully paid on 01/29/2016
- Payment due 12/01/2015: Fully paid on 01/29/2016
- Payment due 01/01/2016: Fully paid on 01/29/2016
- Payment due 02/01/2016: Unpaid balance of \$2,329.29
- Payment due 03/01/2016: Unpaid balance of \$2,329.29
- Payment due 04/01/2016: Unpaid balance of \$2,329.29
- Current payment due 05/01/2016: \$2,329.29

Total: \$9,632.28 due. You must pay this amount to bring your loan current.

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Amy Washington and can be reached at (877) 450-8638 EXT. 8941963 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.





692-3572-0115F

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 App. §§ 501-597b) (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 90 days 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 90 days 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.
Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- 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 <http://legalassistance.law.af.mil/content/locator.php>
- "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 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.