

March 1, 2023

**ACCOUNT INFO**

**LOAN NUMBER:**

**CASE NUMBERS:** 0006244592  
and

0006357800

**PROPERTY ADDRESS:**

Corona, CA  
92882

Dear Moss:

Thank you for reaching out to us.

We received your letter on February 6, 2023, and February 25, 2023, and have put together this reply with information that we hope will alleviate your concerns. After an investigation, we are sharing with you what we found.

After reviewing your account, we found that the terms of the modification offered to you were approved by the investor and the maturity date provided is the latest we can go per investor guidance. The previous deferred payment amount of \$31,103.29 has been capitalized into the new modification agreement.

The transaction history you provided does not fully detail the application of the payments highlighted in the correspondence you provided. We have enclosed a detailed transaction history for your review as it shows payments were applied and accounted for during the time from April 19, 2022, through June 27, 2022. These payments covered the monthly installments from December 2019, through August 2020. If you have any documentation to substantiate that the information, we provided is inaccurate, please send these documents to our Research Department using the information listed below:

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.

**Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.**

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.





Mr. Cooper  
Attention: Research Department  
8950 Cypress Waters Boulevard  
Coppell, TX 75019  
Fax: 972.459.1611

The account was approved for a Trail Period Plan (TPP), beginning January 1, 2023, through March 1, 2023, with monthly payments in the amount of \$4,757.78. Please understand that the application of trail period payments is only posted for the amount of the contractual installment of \$3,446.60 with the remaining funds applied to suspense as the remaining funds are not enough for a complete contractual installment. The funds received on January 31, 2023, were applied the contractual installment of \$3,446.60 with the remaining funds being applied to suspense. The funds received on January 31, 2023, were applied to the account as previously explained with the funds applied to the contractual installment of \$3,446.60 with the remaining funds applied to suspense. Due to the funds remaining in suspense, there were enough funds to complete an additional contractual installment of \$3,446.60, which was also applied on January 31, 2023. The funds received on February 28, 2023, were applied to the account as previously explained with the funds applied to the contractual installment of \$3,446.60 with the remaining funds applied to suspense. When finalized modification terms are approved, the funds remaining in suspense are applied to negative balances on the account on the modification is booked.

The amount mentioned in your correspondence of \$33,455.22, is a combination of the corporate advances due on the account that will be included in the modification. We have provided a breakdown for your review.

Property Inspections:	\$ 345.00
Deferred Modification Balance:	\$31,103.29
Foreclosure Fee:	\$ 85.00
Trustee Sale:	\$ 596.15
Title Examination:	\$ 899.00
Certified Mail Fee:	\$ 99.45
Foreclosure Posting Costs:	\$ 124.33
Record Notice of Default:	\$ 108.00
<u>Brokers Price Opinion:</u>	<u>\$ 95.00</u>
Corporate Advances:	\$33,455.22

Please understand that the final terms of the modification are not available to our representatives when speaking with them over the phone. The trial period plan allows you to demonstrate that you can consistently manage the estimated modified mortgage payment. The terms of the modification increased the principal and interest portion of your mortgage payment from \$2,406.28 to \$3,536.31, due to the remaining term being shortened under program guidance, in addition to the deferred principal balance and the outstanding payments due being added to the new principal balance as it increased from \$635,598.68 to \$728,814.23. The executed modification agreement was to be returned to our office by February 28, 2023. Please contact your assigned Dedicated Loan Specialist is Rosie Villanueva to discuss when the executed agreement will be returned. If you are not in agreement with the terms of the approved modification, you may seek alternative options.

## Alternative Options

Our preference is to help homeowners keep their property, make regular payments, and build equity. However, we are not always able to provide the assistance being requested. Mr. Cooper is required to complete a review in accordance with program guidelines, and any decision that has been rendered has been completed under investor and program guidelines. Due to these guidelines, Mr. Cooper is unable to negotiate the terms of any modification program.

If you would like to retain the property, the following alternative may be available:

- Account Reinstatement: One-time lump sum payment to restore the mortgage loan to its original condition and resuming the original agreed terms

If you are unable to retain the property, the following alternatives may be available:

- Short Sale of the property, where we may accept less than the full amount
- Deed-in-Lieu (DIL) of Foreclosure, whereby you deed the property to Mr. Cooper in exchange for forgiveness of all or a portion of the loan

Forgiveness of debt, such as a Short Sale or DIL, may have federal tax consequences, and you may wish to consult a tax professional before pursuing an option that involves debt forgiveness.

<b>RESPA RESPONSE TO NOTICE OF ERROR</b>
Under applicable federal law, we are required to inform you that after completing a reasonable investigation into the issues described above, it has been determined that no error occurred. You have the right to access the documents we used in this investigation and we have enclosed them. Those documents are: <ul style="list-style-type: none"><li>• Evaluation Notice</li><li>• Detailed Transaction History</li></ul>



If you have any questions, your Dedicated Loan Specialist is Rosie Villanueva and can be reached at 469.426.3591 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

I hope this information is helpful and addresses your concerns. If you have any specific questions about the information I have provided, please contact me directly, using the information below.

Sincerely,



Jeffrey Banda  
Mr. Cooper  
Customer Relations Specialist  
PO Box 612877  
Dallas, TX 75261-9741  
Phone: 1.972.219.4498