



January 3, 2022

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IMPORTANT MORTGAGE NOTIFICATION
Your Payment and Interest Rate will Increase.
Questions? Call us at 800-258-8602.



SUSIE M BARNES
7025 W HEARN RD
PEORIA, AZ 85381-4727

Account Number: 0018066243
Property Address: 7025 W HEARN RD
PEORIA, AZ 85381

Dear Customer(s):

SPS is committed to providing you with the information you need to manage your home mortgage payments.

Mortgage Modification Reminder

Under the terms of your Step Rate Modification Agreement, your interest rate and payment amount are subject to scheduled changes until the interest rate cap is reached, which was established based on the market interest rate as of the date that your modification agreement was prepared.

Modification Payment Information

The payment schedule below shows estimated future changes to your mortgage payment. Specifically, your next scheduled interest rate and payment amount change is June 1, 2022. The total monthly payment due on that date will be \$1,783.21.

Interest Rate Effective Date	Interest Rate	A. Monthly Principal and Interest Payment Amount	B. Estimated Monthly Escrow Payment Amount	C. Total Monthly Payment	Payment Date
05/01/2022	3.62500%	\$935.60	\$847.61	\$1,783.21	06/01/2022

1. Your monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable), which, if they increase, may also increase your monthly payment.
2. Your total monthly payment (C.) is calculated by adding (A.) principal and interest and (B.) escrow.
3. The interest rate(s) listed will be your interest rate(s) for the remaining term of the mortgage.

Please note that if you are currently set up on our automatic withdrawal program (ACH), your monthly ACH payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

