

January 3, 2022



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: 0016066243
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.



Mortgage Assistance

If you have any questions, your assigned Relationship Manager, Jonathan Limb, can be reached toll free at (866) 820-6218 x 38367 or by email at Relationship.Manager@spservicing.com.

At SPS, any of our Customer Care Experts can assist you with answers to your questions about the status or history of your account, document requirements, or any of our available loan resolution options. If you have any questions or concerns, please contact SPS. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If you would like counseling or assistance you can contact the following: U.S. Department of Housing and Urban Development. For a list of homeownership counselors or counseling organizations in your area, go to <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or you can call HUD at 1-800-569-4287.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

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

New York City - Collection Agency License # 1170514





Sign up for paperless delivery
at www.spservicing.com



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Dear Customer(s):

We have reassigned a single point of contact (your "Relationship Manager") to your account to assist you with all aspects of your mortgage, including resolution options in the event that you experience a financial hardship.

If you have any questions, your assigned Relationship Manager, Jonathan Limb, can be reached toll free at (866) 820-6218 x 38367 or by email at Relationship.Manager@spservicing.com. You may also send correspondence to your Relationship Manager at the following address:

Select Portfolio Servicing, Inc.
PO Box 65250 Salt Lake City, UT 84165-0250

At SPS, any of our Customer Care Experts can assist you with answers to your questions about the status or history of your account, document requirements, or any of our available loan resolution options. If you have any questions or concerns, please contact SPS. Our toll-free number is 888-818-6032 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You can also visit our website at <https://www.spservicing.com> to access and maintain your account.

Sincerely,

Jonathan Limb
Relationship Manager
Toll free 866-820-6218 Ext. 38367
Relationship.Manager@SPServicing.com

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This information is intended for informational purposes only and is not considered an attempt to collect a debt.

