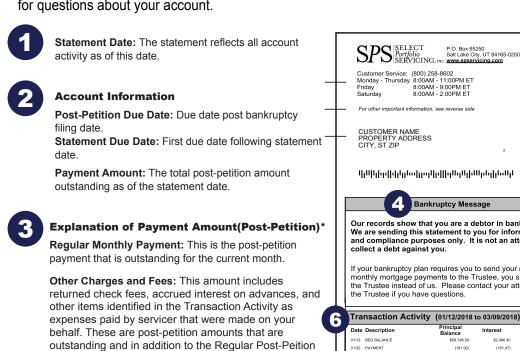
## **HOW TO READ YOUR MONTHLY STATEMENT**

## Applies to active Chapter 12 and active Chapter 13 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.



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

to bring the account current, it is included in a payoff

Past Unpaid Amount(s): This is a sum of post-petition outstanding payments.

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

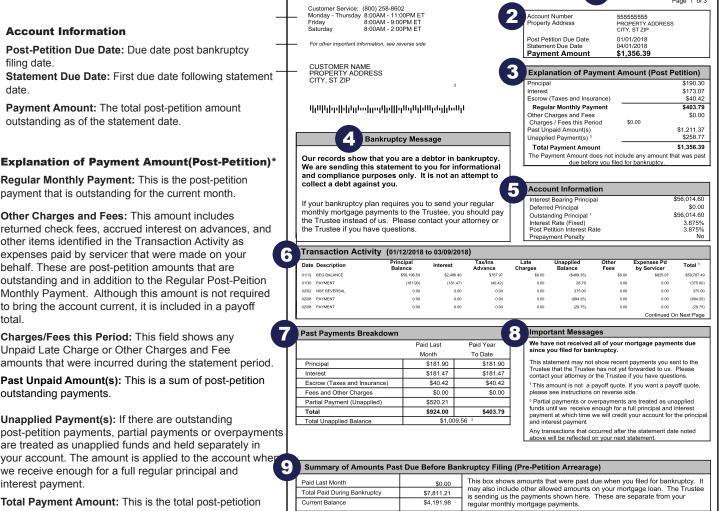
Total Payment Amount: This is the total post-petiotion amount outstanding as of the statement date.

- Bankruptcy Message: SPS acknowledges an active
- Account Information\*: This section shows the principal balance(s) and interest rate.
- 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.
- Past Payments Breakdown\*: This section shows a breakdown of how past payments were applied.
- Important Messages: This section includes messages that address the payment status, as well as other messages to help you understand your statement.
- Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage): These amounts were included in the bankruptcy and are being
  - Monthly Payment Coupon: This section shows the

total post-petition amount due and the due date.

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

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



Please detach bottom portion and return with your payment, Allow 7 - 10 days for postal delivery. Please do not send cash.

ccy plan requires you to send yents to the Trustee, do not ser uld send your payment to the

Monthly Payment Additional Principa

Additional Escrov

Other (Please Specify)

Late Fees

10

ccount Number

Payment Date 04/01/2018: \$1,356.39

55555555

SELECT PORTFOLIO SERVICING, INC PO BOX 65450 SALT LAKE CITY UT 84165-0450

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We hope you find the information in this summary helpful. You can find more information including Frequently Asked Questions on our website, www.spservicing.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.