

Exhibit A

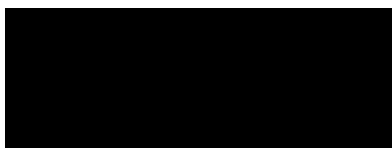


Statement Date: 03/18/2021

Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

1-811-14295-0040119-005-100-010-000-000



Account Number	[REDACTED]
Next Due Date	04/01/2021
Amount Due	\$4,960.44
<i>If payment is received after 04/16/2021, \$0.00 late fee may be assessed.</i>	

Phone: 800-365-7107
Website: www.shellpointmtg.com

Explanation of Amount Due	
Principal	\$579.80
Interest	\$437.67
Escrow (Taxes and Insurance)	\$222.64
Regular Monthly Payment	\$1,240.11
Total Fees and Charges	\$0.00
Overdue Payment	\$3,720.33
Total Amount Due	\$4,960.44

Account Information	
Outstanding Principal	\$133,029.42
Interest Rate (until 04/01/2021)	4.0000%
Prepayment Penalty	None
Property Address:	[REDACTED]
Contractual Due Date:	January 1, 2021
Current Escrow Balance:	-\$272.92

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity (02/16/2021 - 03/17/2021)			
Date	Description	Charges	Payments
03/03/2021	Lender Placed Hazard Disbursement	\$159.53	\$0.00

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Affected by COVID-19? Assistance may be available. We offer relief options, such as a forbearance - a temporary suspension of payments and payment deferment. Visit our website www.shellpointmtg.com or call us at 866-825-2174 to see if you qualify.

For questions regarding the servicing of your loan, please contact us at 800-365-7107 Monday-Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM.

Repayment options may be available to you. **Call 800-365-7107** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 800-365-7107.

For information about your payments, total amount due, and any additional payment history, see reverse side.

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of 03/18/2021, you are 76 days delinquent on your mortgage loan.

Recent Account History

- o Payment due 10/01/20: fully paid on 10/26/20
- o Payment due 12/01/20: fully paid on 12/31/20
- o Payment due 11/01/20: fully paid on time
- o Payment due 01/01/21: unpaid balance of \$1,240.11
- o Payment due 02/01/21: unpaid balance of \$1,240.11
- o Payment due 03/01/21: unpaid balance of \$1,240.11
- o Payment due 04/01/21: current payment due

o Total: \$4,960.44 due. You must pay this amount to bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Loan Number: [REDACTED]

Property Address: [REDACTED]

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039

Amount Due	
Payment Due Date	04/01/2021
Total Amount Due	\$4,960.44
<i>\$0.00 late fee may be charged after 04/16/2021</i>	
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
<small>(Please do not send cash)</small>	

005-0814-1100F

Important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing
 P.O. Box 10826
 Greenville, SC 29603

For budget advice and credit counseling assistance please call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Amounts paid in excess of your payment amount will first be used to satisfy any delinquency. If there are no past due amounts then excess funds paid will be posted to your principal balance. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Shellpoint Mortgage Servicing may assess a returned check fee consistent with the laws for your state and your loan documents on all checks returned by your financial institution. Additionally, Shellpoint may charge a fee for processing payoff requests.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 800-365-7107.

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Please be advised that Shellpoint utilizes third-party providers in connection with the servicing of your loan, but Shellpoint remains responsible for all actions taken by third-party providers.

Address, Phone, and Name Changes

Type of change (check all that apply)

Address Phone Name** Email Address

****Please remember:**
 Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day (____) ____-____ Evening (____) ____-____ Email Address _____