



FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS  
P.O. BOX 619063  
DALLAS, TX 75261-9063

Mortgage Statement  
Statement Date 02/03/21

9-807-51048-0003845-001-001-010-000-000

PAUL S WINOKUR  
EMILY K WINOKUR  
802 PINEMONT DR  
MOBILE AL 36609-3034

Contact Information

Phone: 1-855-690-5900  
Customer Care: Monday - Friday 8:00 a.m. - 10:00 p.m. ET  
Saturday 9:00 a.m. - 6:00 p.m. ET  
Find us on the web at: www.freedommortgage.com

Loan Number 0121070767  
Payment Date 03/01/21

Payment Amount \$723.80

Property Address: 802 PINEMOUNT DR  
MOBILE AL 36609

Bankruptcy Message

Our records show you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you want to stop receiving statements, write to us at:  
Freedom Mortgage  
P.O. Box 50485  
Indianapolis, IN 46250-0485

Explanation of Payment Amount

Principal	\$307.40
Interest	\$435.53
Escrow/Impound (for Taxes and/or Insurance)	\$254.62
Regular Monthly Payment	\$997.55
Total Fees & Charges	\$0.00
Past Unpaid Amount	(\$273.75)
Total Payment Amount	\$723.80
This payment amount does not include any amount that was past due before you filed for bankruptcy.	

Account Information

Outstanding Principal	\$149,326.04
Deferred Balance	\$0.00
Interest Rate	3.500%
Prepayment Penalty	No

Transaction Activity (01/09/21 - 02/03/21)

Fees assessed to your loan may or may not have been noticed with the court as of the statement date.

Transaction Description	Date	Interest Paid To Date	Transaction Effective Date	Transaction Amount	Interest Paid	Principal Paid	Escrow Paid	Late Charges Paid	Fees Paid	Optional Insurance	Unapplied Funds
Payment	01/20/21	12/01/20	01/20/21	\$997.55	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$997.55
Payment	01/21/21	01/01/21	01/20/21	\$997.55	\$437.32	\$305.61	\$254.62	\$0.00	\$0.00	\$0.00	\$0.00

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$612.11	\$916.83
Interest	\$873.75	\$1,311.96
Escrow (Taxes and Insurance)	\$509.24	\$763.86
Fees	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Partial Payment Unapplied*	\$3,738.90	\$273.75
Total	\$5,734.00	\$3,266.40

Important Messages

This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.

\*Partial Payments: Any partial payments listed here are not applied to your mortgage, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage.

Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)

Paid Last Month	\$0.00	This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payment shown here. These are separate from your regular monthly mortgage payment.
Total Paid During Bankruptcy	\$0.00	
Current Balance	\$1,246.30	

Additional information is provided on the back of the statement.

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



LOAN NUMBER: 0121070767

PAUL S WINOKUR  
EMILY K WINOKUR

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.

FREEDOM MORTGAGE  
P.O. BOX 6656  
CHICAGO IL 60680-6656



Payment Amount

Payment Date:	03/01/21
Payment Amount:	\$723.80
Additional Principal	\$ .
Additional Escrow	\$ .
Total Amount Enclosed	\$ .

If you are sending us a payment, make your check payable to Freedom Mortgage.



To change mailing address and/or contact information, check here and complete form on back.

CONTACT INFORMATION			
To submit a RESPA Qualified Written Request ("QWR"), assert an error or request information about the servicing of your loan, you must use the designated address below.			
<b>PAYMENT PROCESSING</b> Freedom Mortgage  P.O. Box 6656 Chicago IL 60680-6656	<b>OVERNIGHT</b> Freedom Mortgage 10500 Kincaid Drive, Suite 111 Fishers, IN 46037-9764	<b>TO SUBMIT A RESPA QUALIFIED WRITTEN REQUEST ("QWR")</b> Freedom Mortgage P.O. Box 50428 Indianapolis, IN 46250-0401	<b>REQUEST FOR PAYOFF/ GENERAL CORRESPONDENCE</b> Freedom Mortgage P.O. Box 50485 Indianapolis, IN 46250-0485 Fax: 1-866-505-0948
CUSTOMER CARE: 1-855-690-5900		or	WEBSITE: <a href="http://www.freedommortgage.com">www.freedommortgage.com</a>

IMPORTANT INFORMATION
<p><b>REAL ESTATE TAXES</b> are paid from a tax bill issued by your local taxing authority. It is not necessary for you to forward any regular tax bills to us. If we need your tax bill, we will request it from you in writing. If you receive a delinquent, adjusted, or corrected tax bill please forward it to: Freedom Mortgage, P.O. Box 22670, Rochester, NY 14692. You may also fax it to 1-817-826-0410. Supplemental bills are often issued in addition to yearly real estate tax bills and are your responsibility to pay. They are not collected through your escrow account.</p> <p><b>HAZARD INSURANCE</b> It is your responsibility to maintain proper and sufficient hazard insurance coverage for your property. Hazard insurance includes Fire and Extended coverage and, where required, Flood Insurance. To protect our mutual interest in the property, we require evidence of proper insurance. If you fail to provide evidence, we will purchase Lender Placed coverage on your behalf, not including your equity, and charge your escrow account.</p> <p>Policy renewals and invoices are due thirty (30) days prior to the expiration of the existing policy. Please notify your agent to ensure that we are listed on the policy and that a copy, which includes your loan number, is either faxed to our Insurance Department at 1-866-751-9324 or mailed to: Freedom Mortgage Corporation, ISAOA / ATIMA, P.O. Box 100562, Florence, SC 29502-0562. For general questions regarding hazard insurance, please call 1-866-222-9005.</p> <p>For questions regarding Hazard Loss Drafts, please call 1-888-810-7318. You may also fax any required Loss Draft information to 1-866-751-9365.</p> <p><b>IF YOU ARE EXPERIENCING FINANCIAL DIFFICULTIES</b> and would like to speak to one of our counselors please call 1-855-690-5900.</p> <p><b>U.S. MILITARY</b> Servicemembers on "active duty" or "active service" or a spouse or dependent of such servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers' Civil Relief Act ("SCRA"). If you are a servicemember on active duty or believe you are eligible for such SCRA benefits, please notify our Customer Care Department at 1-855-690-5900.</p> <p><b>FOR NEW YORK RESIDENTS</b> - Freedom Mortgage is registered with the Superintendent of the New York Department of Financial Services. You may file complaints and/or obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at <a href="http://www.dfs.ny.gov">www.dfs.ny.gov</a>. Freedom utilizes third party providers to perform actions and activities pertaining to mortgage loan servicing on our behalf from time to time. As long as Freedom is responsible for servicing your mortgage loan, we remain responsible for all servicing actions related to your mortgage loan.</p> <p><b>FOR OREGON RESIDENTS</b> - Residential mortgage loan servicers are regulated by the Oregon Division of Financial regulation. To file a complaint, call (888) 877-4894 or visit <a href="http://dfr.oregon.gov">http://dfr.oregon.gov</a>.</p>

PAYMENT INFORMATION
<p><b>Payment Crediting</b> - If you are enrolled in automatic payment drafting, your payment will be credited each month on the date selected at the time of enrollment. One-time payments made online or by phone will be credited effective the date you selected when submitting the payment. Please note that it may take up to 1-2 business days for your payment to be displayed in your transaction history.</p> <p><b>Payoff Quote</b> - This statement does not contain the amount required to pay your loan in full and may not reflect all third party fees (if applicable) or all amounts due. To obtain a payoff quote, please send your request in writing to the address provided above. You may also contact Customer Care at the number provided above.</p> <p><b>Payments by Mail</b> - To avoid processing delays make your check or money order payable to Freedom Mortgage and include your loan number. Please do not send cash or correspondence with your payment.</p> <p><b>Additional Principal Payments</b> - Depending upon the terms of your loan agreement, you may be able to pay additional principal on your loan. We must receive additional principal payments on or before your payment date. Include additional principal with your regular payment and indicate the amount in the space provided on your coupon.</p> <p><b>Check Processing</b> - When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution.</p>

LOSS MITIGATION OPTIONS
<p>If you are experiencing financial difficulties, we are here to help you. Call us today to learn more about your Loss Mitigation options at 1-855-690-5900 or by visiting our website at <a href="http://www.freedommortgage.com">www.freedommortgage.com</a>.</p> <p>The right option for you depends on your individual circumstances. If you provide all required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief, including solutions that may allow you to stay in your home (refinance, repayment, forbearance, loan modification) or leave your home while avoiding foreclosure (short sale or deed-in-lieu of foreclosure).</p> <p>You may obtain a list of HUD approved, non-profit homeowners counseling organizations serving your residential area by calling toll free 1-800-569-4287 or by visiting the HUD website at <a href="http://www.hud.gov">www.hud.gov</a>.</p>



807-x34999-1020B Rev 1020

Change of Mailing Address / Contact Information

Please provide your contact information below.

Name \_\_\_\_\_

New Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone # \_\_\_\_\_ Business Phone # \_\_\_\_\_ Ext. \_\_\_\_\_

Email \_\_\_\_\_

Cell Phone # \_\_\_\_\_ ☐ I consent for Freedom Mortgage to contact me via this cell phone number.



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Additional Messages

No additional messages to display at this time.

Transaction Activity (01/09/21 - 02/03/21)

Continued from previous page

Transaction Description	Date	Interest Paid To Date	Transaction Effective Date	Transaction Amount	Interest Paid	Principal Paid	Escrow Paid	Late Charges Paid	Fees Paid	Optional Insurance	Unapplied Funds
Payment	01/21/21	01/01/21	01/20/21	-\$997.55	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment	01/29/21	01/01/21	01/29/21	\$1,246.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,246.30
Payment	02/02/21	01/01/21	02/02/21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,246.30
Payment	02/03/21	02/01/21	02/02/21	\$997.55	\$436.43	\$306.50	\$254.62	\$0.00	\$0.00	\$0.00	\$0.00
Payment	02/03/21	02/01/21	02/02/21	\$248.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$248.75
Payment	02/03/21	02/01/21	02/02/21	-\$1,246.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00