SPS SELECT Portfolio SERVICING, inc.

P.O. Box 65250
Salt Lake City, UT 84165-0250
www.spservicing.com

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Paperless

Mortgage Statement
Statement Date:04/14/2026

Customer Service: [redacted]
Monday - Friday 8:00AM - 8:00PM ET
Saturday 8:00AM - 3:00PM ET

For other important information, see reverse side

+ [redacted] NY NN NN

[redacted]

[redacted]
Property Address [redacted]

Loan Due Date	10/01/2025
Payment Due Date	05/01/2026
Amount Due	**$33,243.81**

If payment is received after 05/16/2026, $176.73 late fee will be charged.

[redacted]	
Interest Bearing Principal	$518,123.99
Deferred Principal	$0.00
Outstanding Principal [1]	$518,123.99
Unpaid Late Charges	$0.00
Other Charges and Fees	$25.00
Interest Rate (Fixed)	6.999%
Prepayment Penalty	No

Explanation of Amount Due

Principal		$533.95
Interest		$3,000.66
Escrow (Taxes and Insurance)		$1,318.17
Regular Monthly Payment		**$4,852.78**
Charges / Fees this Period	$0.00	
Past Due Payment(s)		$32,294.15
Unapplied Payment(s) [3]		$3,903.12
Total Amount Due		**$33,243.81**

Transaction Activity (03/14/2026 to 04/14/2026)

Date	Description	Principal Balance	Interest	Taxes & Insurance	Late Charges	Unapplied Balance	Other Fees	Total [1]
03/14	BEG BALANCE	$518,123.99	$21,090.30	$5,870.88	$0.00	($3,903.12)	$25.00	$541,207.05
03/16	HAZARD INS	0.00	0.00	2,397.12	0.00	0.00	0.00	2,397.12
04/10	MORTGAGE INS	0.00	0.00	456.06	0.00	0.00	0.00	456.06
04/14	ENDING BALANCE	$518,123.99	$21,090.30	$8,724.06	$0.00	($3,903.12)	$25.00	$544,060.23

Past Payments Breakdown

	Paid Last Month	Paid Year To Date
Principal	$0.00	$509.68
Interest	$0.00	$3,024.93
Escrow (Taxes and Insurance)	$0.00	$368.51
Fees and Other Charges	$0.00	$0.00
Partial Payment (Unapplied)	$0.00	
Total	**$0.00**	**$3,903.12**
Total Unapplied Balance	$3,903.12 [3]	

Important Messages

All communication sent to you by SPS is always available on our website: www.spservicing.com. For faster access to written communication and documents, please log in to your customer account on our website to view.

Our records indicate that you have entered into a Trial Modification Plan [redacted] and may provide a different payment amount or due date than those set [redacted] remit payments in the amounts and on the dates set forth in your Trial Modification Plan Agreement.

[1] This amount is not a payoff quote. If you would like a payoff quote, please see instructions on reverse side.

**Delinquency Notice **

You are late on your mortgage payments. Failure to bring your [redacted] home.

As of April 14, 2026, you are 195 days delinquent on your mortgage loan.

* Payment due 04/2026: Unpaid payment of $4,613.45.
* Payment due 03/2026: Unpaid payment of $4,613.45.
* Payment due 02/2026: Unpaid payment of $4,613.45.
* Payment due 01/2026: Unpaid payment of $4,613.45.
* Payment due 12/2025: Unpaid payment of $4,613.45.
* Payment due 11/2025: Unpaid payment of $4,613.45.

Total: $33,243.81 due. You must pay this amount to bring your [redacted]

If You Are Experiencing Financial Difficulty: See the back for information about mortgage counseling or assistance. Also, there are a number of options available to assist customers who are experiencing difficulty with their payments. Please contact us immediately to discuss these options, arrange a reinstatement or [redacted]

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

MONTHLY PAYMENT COUPON

Amount Due

Borrower Name(s) [redacted]

Due By 05/01/2026: $33,243.81
$176.73 late fee will be charged after 05/16/2026

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

Make checks payable to: Select Portfolio Servicing

Monthly Payment	$.
Additional Principal	$.
Additional Escrow	$.
Late Fees	$.
Other (Please Specify)	$.
Total Amount Enclosed	**$.**

☐ Change of address or telephone? If so, check here and note changes on back

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