



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

8-811-20859-0054818-001-000-000-000-000

KATHRYN M RAMSEY
MATTHEW M RAMSEY
26 LINK LN
RICHMOND RI 02892-1116

MORTGAGE STATEMENT

Statement Date: 06/18/2022

Account Number	0670730530
Next Due Date	07/01/2022
Amount Due	\$2,372.10
If payment is received after 07/16/2022, \$82.17 late fee may be assessed.	

Phone: 866-317-2347
Website: www.newrez.com

Explanation of Amount Due	
Principal	\$930.51
Interest	\$712.86
Escrow (Taxes and Insurance)	\$728.73
Regular Monthly Payment	\$2,372.10
Total Fees and Charges	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$2,372.10

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$1,156.85	\$6,896.19
Interest	\$715.87	\$4,340.13
Escrow	\$728.73	\$4,320.93
Fees/Late Charges	\$0.00	\$0.00
Total	\$2,601.45	\$15,557.25

Account Information	
Outstanding Principal	\$273,736.93
Interest Rate	3.1250%
Prepayment Penalty	None
Property Address:	26 LINK LANE RICHMOND RI 02892
Contractual Due Date:	July 1, 2022
Current Escrow Balance:	\$2,035.99

Transaction Activity (05/19/2022 - 06/17/2022)			
Date	Description	Charges	Payments
06/01/2022	Regular Payment with Adjust - (Due 6/1/2022)	\$0.00	\$2,372.10
06/01/2022	Principal Only Payment	\$0.00	\$229.35

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.
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.newrez.com or request a copy to be mailed to you by calling us at 866-317-2347.
Interested in refinancing or purchasing a new home? We’re here to help – call (833) 422-3380 to speak with a loan officer today!
For questions regarding the servicing of your loan, please contact us at 866-317-2347 Monday-Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM.
For information about your payments, total amount due, and any additional payment history, see reverse side.

Detach and return with payment.



Loan Number: 0670730530
KATHRYN M RAMSEY

Property Address:
26 LINK LANE
RICHMOND RI 02892

Newrez LLC
c/o SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039

Amount Due	
Payment Due Date	07/01/2022
Total Amount Due	\$2,372.10
\$82.17 late fee may be charged after 07/16/2022	
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed (Please do not send cash)	\$

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

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:

Newrez LLC
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.

Newrez LLC 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, Newrez LLC may charge a fee for processing payoff requests.

¿Hablas español? Esta carta contiene información importante sobre su préstamo hipotecario. Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número **866-317-2347**.

If you prefer to receive communication in a language other than English, please contact us at 866-317-2347 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 Newrez LLC utilizes third-party providers in connection with the servicing of your loan, but Newrez LLC 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

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 _____

****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.

Get the right loan for your needs

A quick no-obligation loan review could show you how refinancing at today's interest rates could work to your advantage.

Refinancing may allow you to:



Bank your monthly savings or use however you like



Consolidate credit card debt



Get cash out for things like home improvements or other expenses

Learn more. Call today **877-785-7780** or visit **newrezapply.com**



Make sure your home loan is working hard for you

With a quick loan review, you can determine the home financing option that's best for you — and it might even be your current loan. Schedule a quick loan review to learn more about your options.

Call **877-785-7780** • Or visit **newrezapply.com**



Important Disclosure and Licensing Information

By refinancing the existing loan, the total finance charges may be higher over the life of the loan. We will transfer your escrow account balance from your current loan to your new loan. If your current escrow amount is insufficient due to changes in taxes or insurance, we may require additional money when you close on your new loan. This communication does not constitute a commitment to lend or the guarantee of a specified interest rate. Loans secured by a lien against your property. Application required and subject to underwriting approval. Not all applicants will be approved. Interest rate subject to change due to market conditions. If you do not lock in a rate when you apply, your rate at closing may differ from the rate in effect when you applied. Upfront mortgage insurance premium may be rolled into new loan amount. Important information relating specifically to your loan will be contained in the loan documents, which alone will establish your rights and obligations under the loan plan. Fees and charges apply and may vary by product and jurisdiction. Call for details. Terms, conditions, and restrictions apply.

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