shellpoint
A DIVISION OF newrez

MORTGAGE STATEMENT

Statement Date: 05/15/2024

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

3-811-03060-0015447-001-000-000-000-000

MOHAMED M AYOUB
27210 E MAPLE AVE
AURORA CO 80018-1887

Account Number	**0676191711**
Next Due Date	**06/01/2024**
Amount Due	**$2,572.68**

If payment is received after 06/16/2024, $92.62 late fee may be assessed.

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

Explanation of Amount Due

Principal	$712.57
Interest	$1,139.74
Escrow (Taxes and Insurance)	$720.37
Less Buydown	$0.00
Regular Monthly Payment	**$2,572.68**
Total Fees and Charges	$0.00
Overdue Payment	$0.00
Total Amount Due	**$2,572.68**

Account Information

Outstanding Principal	$390,769.02
Interest Rate	3.5000%
Prepayment Penalty	None
Property Address:	59 S OAK HILL CT AURORA CO 80018
Contractual Due Date:	June 1, 2024
Current Escrow Balance	$242.86
Deferred Principal	$0.00
Deferred Interest	$0.00
Assistance Balance	$0.00
Reserve Balance	$0.00
Maturity Date	02/01/2052

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	$710.49	$3,531.87
Interest	$1,141.82	$5,729.68
Escrow	$720.37	$3,601.85
Fees/Late Charges	$0.00	$0.00
Total	**$2,572.68**	**$12,863.40**

Transaction Activity (04/08/2024 - 05/14/2024)

Date	Description	Charges	Payments
04/23/2024	Hazard Disbursement	$4,706.00	$0.00
05/14/2024	Regular Payment - (Due 5/1/2024)	$0.00	$2,572.68

Important Messages

***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.

Additional Messages

For questions regarding the servicing of your loan, please contact us at 800-365-7107 Monday-Friday 8:00AM-9:00PM, and Saturday 10:00AM-2:00PM Eastern Time.

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**.**

See Total Payment Amount Breakdown on page 2.

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

005-0814-1100F

Detach and return with payment.

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Loan Number: 0676191711
MOHAMED M AYOUB

Property Address:
59 S OAK HILL CT
AURORA CO 80018

SHELLPOINT MORTGAGE SERVICING
P.O. BOX 650840
DALLAS, TX 75265-0840

Amount Due

Payment Due Date	06/01/2024
Total Amount Due	$2,572.68

$92.62 late fee may be charged after 06/16/2024

Please write clearly inside space provided

Payment Amount	$
Additional Principal	$
Late / Other Charges	$
Additional Escrow	$
Total Amount Enclosed (Please do not send cash)	**$**

Total Payment Breakdown

Total of all Payments Due	$2,572.68	Other Fee Balance (details below)**	$0.00
Total Principal Balance	$0.00	Total Deferred Principal Balance	$0.00
Total Interest Balance	$0.00	Total Deferred Interest Balance	$0.00
Default Interest	$0.00	Total Additional Balance	$0.00
Late Charge Balance	$0.00	Unapplied Amount	$0.00
Insufficient Funds Balance	$0.00		
Legal Fee Balance (details below)*	$0.00	**Total**	$2,572.68

Payment Breakdown

	Unpaid Balance
Payment Due 06/01/2024	$2,572.68

Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. Allowable fees may apply for returned or rejected payments.

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.

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. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

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

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:
U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-569-4287.

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. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

¿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 **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.

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 ____________________