



P.O. Box 514387
LOS ANGELES, CA 90051-4387

Notice Date: [REDACTED]

Loan Number: [REDACTED]

Property Address: [REDACTED]

NOTICE OF DEFAULT AND INTENT TO ACCELERATE

ABOUT YOUR LOAN

This letter is formal notice by PennyMac Loan Services, LLC (herein as "PennyMac") that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay the amounts due.

WHY YOU RECEIVED THIS NOTICE

The loan is due for [REDACTED] and subsequent payments, plus late charges, and/or any escrow balance, fees and costs. As of today, the total delinquency and reinstatement amount is [REDACTED], which consists of the following:

Next Payment Due Date:	[REDACTED]
Total Monthly Payments Due:	[REDACTED]
1 @ [REDACTED]	
1 @ [REDACTED]	
Late Charges:	[REDACTED]
Other Charges:	[REDACTED]
Uncollected NSF Fees:	[REDACTED]
Property Preservation Fees:	[REDACTED]
Property Inspection Fees:	[REDACTED]
Appraisals/Broker Price Opinion Fees:	[REDACTED]
Bankruptcy Fees:	[REDACTED]
Unapplied Balance:	[REDACTED]
TOTAL YOU MUST PAY TO CURE DEFAULT:	[REDACTED]

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT AN INDEBTEDNESS AS YOUR PERSONAL OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE PROVIDE US WITH THE ATTORNEY'S NAME, ADDRESS AND TELEPHONE NUMBER.

Toll-Free: (866) 545-9070	Website: www.PennyMacUSA.com	Payments:	Correspondence:
M-F 6:00 AM - 6:00 PM PT Sat 7:00 AM - 11:00 AM PT Toll-Free Fax: (866) 577-7205	Secure Messaging Online: Create an account and/or log in to http://www.PennyMacUSA.com , then look for the Secured Message Center to communicate with us securely.	Standard Address: P.O. Box 30597 Los Angeles, CA 90030-0597 Overnight Address: Attn: Lockbox Operations 20500 Belshaw Ave Carson, CA 90746 (Please do not send correspondence)	Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 (Please do not send payments)

It is possible that after payment of the amounts detailed above there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that PennyMac paid on your behalf or advanced to your account.

This letter is a formal demand to pay [REDACTED]. If the default, together with additional payments that subsequently become due, is not cured by [REDACTED], the sums secured by the Security Instrument may be accelerated, and PennyMac may invoke any remedies provided for in the Note and Security Instrument, including but not limited to the foreclosure sale of the property.

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, PennyMac offers consumer assistance programs designed to help resolve delinquencies and avoid FORECLOSURE. These services are provided without cost to our customers. You may be eligible for a loan workout plan or other similar alternatives. If you would like to learn more about these programs, you may contact the Loss Mitigation Department at (866) 545-9070, 6:00 AM - 6:00 PM PT Monday through Friday and 7:00 AM - 11:00 AM PT Saturday. WE ARE VERY INTERESTED IN ASSISTING YOU.

ACTION REQUIRED

The default above can be cured by payment of the total delinquency and reinstatement amount plus any additional payments and fees that become due by [REDACTED]. Note that in addition to the regular monthly payments, additional charges, costs and fees may become due during the period between today's date and the date the aforementioned payments are due. You may contact our Collection Department at (866) 545-9070 to obtain updated payment information.

Please include your loan number and property address with your payment and send to:

PennyMac Loan Services, LLC
P.O. Box 30597
Los Angeles, CA 90030-0597

or Overnight:

PennyMac Loan Services, LLC
Attn: Lockbox Operations
20500 Belshaw Ave
Carson, CA 90746

If you wish to dispute the delinquency, or if you dispute the calculation of amount of the delinquency and reinstatement amount, you may contact us by calling (866) 545-9070. You may have the right to "cure" or reinstate the loan after acceleration, and the right to assert in a foreclosure proceeding, or to bring a court action to assert the non-existence of a default or any other defense to acceleration or foreclosure sale. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

IMPORTANT INFORMATION

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last (12) months, AND joined after signing the Note and Security Instrument now in default, please contact PennyMac immediately. When contacting PennyMac as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 1-866-545-9070 if you have questions about your rights under SCRA.

If you are experiencing financial difficulty, you should know that there are several options available to you that may help you keep your home. You may contact a government approved housing counseling agency which provides free or low-cost housing counseling. You should consider contacting one of these agencies immediately. These agencies specialize in helping homeowners who are facing financial difficulty. Housing counselors can help you assess your financial condition and work with us to explore the possibility of modifying your loan, establishing an easier payment plan for you, or even working out a period of loan forbearance. For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

You may contact the Homeownership Preservation Foundation's Hope hotline at 1-888- 995-HOPE (4673). If you wish, you may also contact us directly at (866) 545-9070 and ask to discuss possible options or visit our website www.PennyMacUSA.com.

Pursuant to your loan documents, PennyMac may enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, and (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection, other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

PennyMac is attempting to collect a debt, and any information obtained will be used for that purpose.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by PennyMac.

QUESTIONS? CONTACT US

If your loan is currently being evaluated for a loan modification, forbearance or other loan assistance solution, this notice will not cancel or delay that evaluation process. However, it is important that you promptly respond to all requests made in connection with your evaluation for a loan assistance solution, including all requests for you to contact us and any documentation required. If you do not comply with these requests in a timely manner, it may cause your loan to enter the foreclosure process as indicated in this notice. If your loan is not eligible for a loan assistance program, please note this letter will continue to serve as notice of our right to initiate foreclosure.

This matter is very important. Please give it your immediate attention.

Sincerely,

PennyMac Loan Services, LLC
3043 Townsgate Rd. Suite 200
Westlake Village, CA 91361
(866) 545-9070