

Santander Bank, N.A.
1 Corporate Drive, Suite 360
Lake Zurich IL 60047-8945



DELINQUENT NOTICE

16027

02/17/2024

+ 2131400 000016027 0991



WILKINSON
MD



PAYMENT MAILING ADDRESS: P.O. Box 371306, Pittsburgh, PA 15250-7306

LOAN NUMBER	REGULAR MONTHLY PAYMENT	LATE CHARGES*	TOTAL AMOUNT DUE*	SCHEDULED DUE DATE		
				MO.	DAY	YR.
835	\$1,436.17	\$94.36	\$1,530.53	02	01	24

* We have not received your payment. The Total Amount Due shown above reflects any late fees already assessed and any late fees that may be imposed if we fail to timely receive your payment as stated within your loan documents.

Payments timely received by your prior servicer or received by us during the 60-day period following the effective date of a transfer of servicing, or payments timely received after payment processing pursuant to your loan documents will not be considered late. Any such late charges assessed by our servicing system will be waived by us and not collected. Any changes regarding late charge assessment will be reflected on a subsequent billing statement.

If your payment was not timely made pursuant to your loan documents and no other exceptions apply, you will remain responsible for the late charge amounts as stated in this notice.

Should you have just recently mailed your payment, please disregard this notice.

If you are enrolled in automatic drafting, payments will not be drafted from your designated account during any period of delinquency. Please see payment options below or contact the Mortgage Collection Department for any questions.

Payment Options - Please contact the Mortgage Collection Department at 1.855.241.5699 to discuss available payment options between 8:00 AM and 5:00 PM EST, Monday through Friday. Payments can be submitted by mail or online for no additional fee, and other free payment options may also be available. Some payments can be made by telephone. When permitted by applicable law, a fee may apply for this service in the amount of \$9.50 when using the automated system, or \$11.50 when speaking with a live representative. To make a telephone payment or obtain information about free payment options, please contact us at 1.855.241.5699. If you wish to use Western Union then follow these steps:

Step #1. Call 1-800-238-5772 to find the nearest Western Union/Quick Collect Service.

Step #2. Bring cash to Western Union and use the special password "WOODFIELD, IL".

Step #3. Be sure to include your loan number.

If you are having trouble making payments, please contact us immediately so that we can work with you to preserve your homeownership. You may also seek assistance with household budgeting at no charge from HUD-approved housing counselors, which you can access by contacting the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling 1-800-569-4287. Additional educational resources may be available at Fannie Mae's Know Your Options™ website at <https://www.fanniemae.com>.

This document is an attempt to collect a debt and any information obtained will be used for that purpose.

Pursuant to the Fair Debt Collection Practices Act, a consumer debtor is required to be sent the following notice: 1) unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector; 2) if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector; and upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.

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.

For California residents only - The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 AM or after 9:00 PM. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

For Massachusetts residents only - Unless you, within 30 days of receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us. If you notify us in writing within 30 days after the receipt of this notice that the debt, or any portion thereof is disputed, then we will obtain verification of the debt and provide you, or your attorney, additional materials described in subsection (2) of 940 CMR 7.08.