

**Fill in this information to identify the case:**

Debtor LeFever Mattson, a California corporation

United States Bankruptcy Court for the: Northern District of California  
(State)

Case number 24-10545

## Official Form 410

## Proof of Claim

04/22

**Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.**

**Filers must leave out or redact** information that is entitled to privacy on this form or on any attached documents. Attach redacted copies or any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

**Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.**

**Part 1: Identify the Claim**

<b>1. Who is the current creditor?</b>	<u>Raymond H. Trembath Trust</u> <small>Name of the current creditor (the person or entity to be paid for this claim)</small>	
	<small>Other names the creditor used with the debtor</small> <u>See summary page</u>	
<b>2. Has this claim been acquired from someone else?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
<b>3. Where should notices and payments to the creditor be sent?</b>	<b>Where should notices to the creditor be sent?</b>  Raymond H. Trembath Trust 1377 Ardmore Drive San Leandro, CA 94577, USA  Contact phone <u>510-352-9707</u> Contact email <u>rhtrembath@mac.com</u>	<b>Where should payments to the creditor be sent? (if different)</b>  Contact phone _____ Contact email _____
	Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)  (see summary page for notice party information) Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	
<b>4. Does this claim amend one already filed?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
<b>5. Do you know if anyone else has filed a proof of claim for this claim?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	



## Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?

☐ No

☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 7537                

**7. How much is the claim?**

\$ 11286.64 as of 1/22/2025

**. Does this amount include interest or other charges?**

☐ No

☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

**8. What is the basis of the claim?**

Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.

Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).

Limit disclosing information that is entitled to privacy, such as health care information.

See summary page

9. Is all or part of the claim secured?

☐ No

☒ Yes. The claim is secured by a lien on property.

**Nature or property:**

☒ Real estate: If the claim is secured by the debtor's principle residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.

☐ Motor vehicle

☐ Other. Describe: see previous description

**Basis for perfection:** see attached letter from LM Accounting Supervisor

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

**Value of property:** \$ 503,000

**Amount of the claim that is secured:** \$unknown

**Amount of the claim that is unsecured:** \$ unknown (The sum of the secured and unsecured amount should match the amount in line 7.)

**Amount necessary to cure any default as of the date of the petition: \$11,286.64**

**Annual Interest Rate** (when case was filed) 8.625 %

☐ Fixed☒ Variable

**10. Is this claim based on a lease?**

☒ No

☐ Yes. Amount necessary to cure any default as of the date of the petition. \$

**11. Is this claim subject to a right of setoff?**

☒ No

☐ Yes. Identify the property: \_\_\_\_\_



12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No

☐ Yes. Check all that apply:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

Amount entitled to priority

\$ \_\_\_\_\_

☐ Up to \$3,350\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ \_\_\_\_\_

☐ Wages, salaries, or commissions (up to \$15,150\*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

\$ \_\_\_\_\_

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

\$ \_\_\_\_\_

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

\$ \_\_\_\_\_

☐ Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.

\$ \_\_\_\_\_

\* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☒ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgement that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 01/22/2025  
MM / DD / YYYY

/s/Raymond H. Trembath  
Signature

Print the name of the person who is completing and signing this claim:

Name Raymond H. Trembath  
First name Middle name Last name

Title \_\_\_\_\_

Company \_\_\_\_\_  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address \_\_\_\_\_

Contact phone \_\_\_\_\_ Email \_\_\_\_\_



# Verita (KCC) ePOC Electronic Claim Filing Summary

For phone assistance: Domestic (877) 709-4751 | International (424) 236-7231

<b>Debtor:</b> 24-10545 - LeFever Mattson, a California corporation <b>District:</b> Northern District of California, Santa Rosa Division		
<b>Creditor:</b> Raymond H. Trembath Trust 1377 Ardmore Drive  San Leandro, CA, 94577 USA <b>Phone:</b> 510-352-9707 <b>Phone 2:</b> 510-880-9099 <b>Fax:</b>  <b>Email:</b> rhtrembath@mac.com	<b>Has Supporting Documentation:</b> Yes, supporting documentation successfully uploaded <b>Related Document Statement:</b>	
	<b>Has Related Claim:</b> No <b>Related Claim Filed By:</b>	
	<b>Filing Party:</b> Trustee, debtor or authorized agent	
<b>Disbursement/Notice Parties:</b> Lenora E. Trembath 1377 Ardmore Dr.  San Leandro, CA, 94577 USA <b>Phone:</b> 510-706-2470 <b>Phone 2:</b>  <b>Fax:</b>  <b>E-mail:</b> lenoratrembath@mac.com		
<b>Other Names Used with Debtor:</b> California Investment Properties, Home Tax Service of America, Inc. dba LeFever Mattson Property Management		<b>Amends Claim:</b> No <b>Acquired Claim:</b> No
<b>Basis of Claim:</b> Failure to pay mortgage of property owned by company with my name on the mortgage	<b>Last 4 Digits:</b> Yes - 7537	<b>Uniform Claim Identifier:</b>
<b>Total Amount of Claim:</b> 11286.64 as of 1/22/2025		<b>Includes Interest or Charges:</b> Yes
<b>Has Priority Claim:</b> No		<b>Priority Under:</b>
<b>Has Secured Claim:</b> Yes: unknown <b>Based on Lease:</b> No <b>Subject to Right of Setoff:</b> No		<b>Nature of Secured Amount:</b> Real Estate Describe: see previous description <b>Value of Property:</b> 503,000 <b>Annual Interest Rate:</b> 8.625%, Variable <b>Arrearage Amount:</b> 11,286.64 <b>Basis for Perfection:</b> see attached letter from LM Accounting Supervisor <b>Amount Unsecured:</b> unknown

**Submitted By:**

Raymond H. Trembath on 22-Jan-2025 6:58:50 p.m. Eastern Time

**Title:****Company:**

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**LEFEVER MATTSON**  
PROPERTY MANAGEMENT

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August 1, 2016

RE: Raymond & Lenora Trembath  
1864 Quail Meadows, Vacaville, CA

Dear Sir or Madam:

This letter will confirm that Raymond and Lenora Trembath no longer own the (rental) property located at 1864 Quail Meadows, Vacaville, CA. The Trembath's signed a Grant Deed, recorded on 8/9/11, deeding the property to LeFever Mattson, Inc.

Since that time, LeFever Mattson, Inc. has had the benefit of all rental income, and has paid all related expenses for the property, including the monthly mortgage payments to the current lender, Ocwen.

The Trembath's are in no way responsible for the property loan, nor do they receive any rental income or tax benefit from this investment property. Thank you.

Sincerely,



Becky O'Brien  
Accounting Supervisor

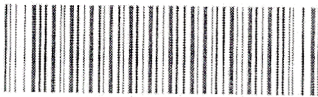
**RECORDING REQUESTED BY:**Escrow No.:  
Locate No.:  
Title No.:**When Recorded Mail Document  
and Tax Statement To:**LeFever Mattson, Inc  
6359 Auburn Blvd., St. B  
Citrus Heights, CA 95621

Recorded in Official Records, Solano County

Marc C. Tonnesen  
Assessor/Recorder8/09/2011  
11:05 AM  
AR51  
06

P LEFEVER

Doc#: 201100069601

Titles: 1 Pages: 2  
Fees 16.00  
Taxes 0.00  
Other 0.00  
PAID \$16.00

APN: 0132-042-170

1864 Gull Meadows

SPACE ABOVE THIS LINE FOR RECORDER'S  
USE**GRANT DEED****The undersigned grantor(s) declare(s)****Documentary transfer tax is \$**

[ ]	computed on full value of property conveyed, or
[ ]	computed on full value less value of liens or encumbrances remaining at time of sale,
[ ]	Unincorporated Area City of Vacaville,

**FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,** Raymond H. Trembath and Lenora E. Trembath, husband and wife**hereby GRANT(S) to** LeFever Mattson, Inc., a California corporation**the following described real property in the City of Vacaville, County of Solano, State of California:**

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

DATED: October 25, 2010

State of California  
County of

Alameda

On February 4, 2011

Patricia A. Kelly, Notary Public  
(here insert name and title of the officer), personally appearedRaymond H. Trembath and  
Lenora E. Trembath

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Patricia A. Kelly (Seal)

Raymond H. Trembath  
Raymond H. Trembath  
Lenora E. Trembath  
Lenora E. Trembath

AUG 22 2011

**MAIL TAX STATEMENTS AS DIRECTED ABOVE**FD-213 (Rev 12/07)  
(grant)(06-09)

GRANT DEED

Escrow No.:  
Locate No.:  
Title No.:

## EXHIBIT "A"

LOT 26, AS SHOWN ON THE MAP ENTITLED: "QUAIL MEADOWS SUBDIVISION", FILED IN THE OFFICE OF THE RECORDER OF SOLANO COUNTY, CALIFORNIA ON JULY 19, 1990 IN BOOK 59 OF MAPS, AT PAGE 32 AND AS AMENDED BY MAP FILED MAY 08, 1991 IN BOOK 60 OF MAPS, AT PAGE(S) 80.

APN: 0132-042-170

AUG 22 2011

END OF  
DOCUMENT





MORTGAGE

PHH Mortgage Services | PO BOX 24738  
West Palm Beach FL 33416

IMPORTANT TAX RETURN DOCUMENTS ENCLOSED

1/17/25 1:54 PM 267 0116774 20250117 28882127 I041 1 oz DOM 2888210000 I041 PHMS



RAYMOND H TREMBATH  
LENORA E TREMBATH  
6359 AUBURN BLVD STE B  
CITRUS HEIGHTS CA 95621-5200

To obtain information about your account:  
Visit: [www.MortgageQuestions.com](http://www.MortgageQuestions.com)  
Call toll free: 1-877-744-2506  
Email us: [CustomerCare@mortgagefamily.com](mailto:CustomerCare@mortgagefamily.com)  
Fax: 1-856-917-8300  
Hours: Monday through Friday 8:00AM to 9:00PM ET  
and Saturday 8:00AM to 5:00PM ET

Your monthly mortgage statement dated: January 17, 2025

Account Information	
Property Address	1864 QUAIL MEADOWS CIR VACAVILLE, CA 95687
Outstanding Balance (not payoff amount)	\$296,068.86
Current Interest Rate (Until 10/2024)	8.6250 %
Prepayment Penalty	No
Escrow Balance	\$149.44
Suspense Balance	\$0.00
Maturity Date	7/1/2046

Past Payments Breakdown			
	Paid Since Last Statement	Paid Year to Date	
Principal	\$0.00	\$0.00	\$0.00
Interest	\$0.00	\$0.00	\$0.00
Escrow (Taxes and/or Insurance)	\$0.00	\$0.00	\$0.00
Fees	\$0.00	\$0.00	\$0.00
Optional Products	\$0.00	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$0.00

Explanation of Amount Due	
Principal	-\$179.92
Interest	\$2,041.80
Escrow (Taxes and/or Insurance)	\$290.38
Optional Products/Other	\$0.00
Regular Monthly Payment	\$2,152.26
Total New Fees and Charges	\$93.08
Outstanding Unpaid Late Charges, Returned	
Item Charges, Shortages and Other Fees	\$432.26
Assessed Expenses	\$0.00
Past Due Payment(s)	\$8,609.04
Total Amount Due	\$11,286.64

Important Messages

The account is presently due for the 10/1/2024 payment.

Your last full payment was applied to the payment due 09/01/2024.

\*Partial Payments: If the account is presently past due, any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Please note that this is not the payoff quote and any amount less than the payoff quote will be returned. Please contact us for payoff quote.

Transaction Activity									
Posted Date	Received/ Credited Date	Description	Principal (\$)	Interest (\$)	Escrow (\$)	Late Charges, Shortages & Fees (\$)	Suspense & Other (\$)	Optional Products (\$)	Total (\$)
12/31		Interest On Escrow	\$0.00	\$0.00	\$20.52	\$0.00	\$0.00	\$0.00	\$20.52
01/16		Late Fee Assessed	\$0.00	\$0.00	\$0.00	-\$93.08	\$0.00	\$0.00	\$0.00

Important Information

Reminder! PHH Mortgage will be changing its name to Onity Mortgage soon. There is nothing you need to do now. Please go to our website for more information.

**Late Charge Message**  
Your regular monthly payment has not been received. As a result, a late charge has been assessed to your account as shown above. Please contact our office if you are having financial difficulties. We want to work with you to preserve your homeownership.

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan Number : 8010626342  
RAYMOND H TREMBATH  
LENORA E TREMBATH

Payment Due Date	2/1/2025
Regular Monthly Payment	\$2,152.26
Total New Fees and Charges	\$93.08
Outstanding Unpaid Late Charges, Returned	
Item Charges, Shortages and Other Fees	\$432.26
Assessed Expenses	\$0.00
Past Due Payments	\$8,609.04
Total Amount Due	\$11,286.64

If you're paying more than the amount due, please tell us where you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.



PHH Mortgage Services  
PO BOX 660093  
DALLAS TX 75266-0093

Extra Principal	\$ _____
Extra escrow	\$ _____
Unpaid late charges	\$ _____
Other (specify) _____	\$ _____
Total check enclosed	\$ _____

For your information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

**Pay by phone or web:**  
You can make your payment by phone at 1-800-449-8767 or visit the website shown on the front of this statement to make a One-Time payment. You may also make one time additional principal payments as long as your account is current. Payments made before 9 PM ET Monday through Friday (excluding holidays) will be processed and applied to the account the same day the payment is made; the payment will be effective the day it was made. Payments made after 9 PM ET Monday through Friday, on weekends, and on holidays will be processed and applied to the account the next business day, the payment will still be effective the day it was made. Please note a fee may apply.

**How we process your payment**  
When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

**Can I pay additional principal at any time?**  
Yes.  
Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account.  
The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.  
You can also make a one-time additional principal payment by mailing a check to:  
Payment Processing  
P.O. Box 371458  
Pittsburgh, PA 15250-7458  
Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

**Receipt and Crediting of Payments**  
Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

**Information about taxes**  
If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.  
If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:  
PHH Mortgage Services  
Attention: Tax Department  
P.O. Box 24665  
West Palm Beach, FL 33416-4665  
For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

**Information about hazard insurance**  
Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.  
The coverage must include homeowner/fire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.  
If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

**Contact information for general insurance**  
Mailing address: PHH Mortgage Services  
Attention: Insurance Department  
P.O. Box 5954  
Springfield, OH 45501-5954  
Phone: 1-888-882-1855  
Fax: 1-937-525-4210

For insurance updates, visit [www.mycoverageinfo.com/mortgagefamily](http://www.mycoverageinfo.com/mortgagefamily) or send via email to [MortgageFamily@MyCoverageinfo.com](mailto:MortgageFamily@MyCoverageinfo.com).

**Contact information for property damage and loss draft checks**  
Mailing address: PHH Mortgage Services  
Attention: Loss Draft Department  
P.O. Box 7459  
Springfield, OH 45501-7459  
Phone: 1-888-882-1855

**Requests for information and Notices of Error, including Qualified Written Requests**  
If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:  
PHH Mortgage Services  
P.O.Box 24695  
West Palm Beach, FL 33416

**Fees**  
The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00	Returned Payment Fee	\$0 - \$25.00
Paying by Phone or Web	\$0 - \$17.50	Lien Release	\$0 - \$15.00
Wire Fee	\$0 - \$25.00	Certified Mail Fee	\$0 - \$15.00
Payoff Quote	\$0 - \$30.00		

Commercial Loans are not subject to the above listed fees, commercial fees are assessed in accordance with applicable statutes, regulations, and as agreed upon by the interested parties.

**Important Information**  
This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

**Information about Mortgage Counseling or Assistance** If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). Additional educational resources are available at Fannie Mae's Know Your Options website, <https://www.fanniemae.com/>. Additional payment assistance options are also available by contacting PHH Mortgage Services.

**State Disclosures**  
California Property Owners - An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free hotline is available at 877-726-5793. Also, if you would like to request an accounting of your escrow account pursuant to California Civil Code section 2954, you may contact us to request this information. 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 a.m. or after 9 p.m. 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](http://www.ftc.gov). 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.



MORTGAGE

PHH Mortgage Services | PO BOX 24738  
West Palm Beach FL 33416

RAYMOND H TREMBATH  
LENORA E TREMBATH

To obtain information about your account:  
Visit: [www.MortgageQuestions.com](http://www.MortgageQuestions.com)  
Call toll free: 1-877-744-2506  
Email us: [CustomerCare@mortgagefamily.com](mailto:CustomerCare@mortgagefamily.com)  
Fax: 1-856-917-8300  
Hours: Monday through Friday 8:00AM to 9:00PM ET  
and Saturday 8:00AM to 5:00PM ET  
Loan Number: 8010626342

**\*\* Delinquency Notice \*\***

**You are late on your mortgage payments.** Failure to bring your loan current may result in fees and foreclosure – the loss of your home. Your loan became delinquent 10/1/2024. As of 01/16, you are 107 days delinquent on your mortgage loan.

**Recent Account History**

- |   |                              |
|---|------------------------------|
| • Payment due on 9/1/24:  | Fully paid on 9/16/24        |
| • Payment due on 10/1/24:   | Unpaid balance of \$2,152.26 |
| • Payment due on 11/1/24:   | Unpaid balance of \$2,152.26 |
| • Payment due on 12/1/24:   | Unpaid balance of \$2,152.26 |
| • Payment due on 1/1/25:  | Unpaid balance of \$2,152.26 |
| • Current payment due 2/1/25: \$2,152.26  |                              |
| • <b>Total: \$11,286.64 due. You must pay this amount to bring your loan current.</b> |                              |

The amount referenced to bring your loan current is the amount as of the date of this statement. Because interest, late charges, and other charges that may continue to accrue, the amount due on the day you pay may be greater. If you would like to payoff or reinstate your account, please contact our Customer Service Department at 1-866-947-7729 for information regarding the most current amount due.

If you are experiencing financial difficulty: See the back of page 1 of your statement for information about mortgage counseling or assistance.

# Mortgage Interest Statement

The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.

11 Mortgage acquisition date

Form **1098** (Rev. 1-2022) (Keep for your records) [www.irs.gov/Form1098](http://www.irs.gov/Form1098) Department of the Treasury - Internal Revenue Service

## Annual Statement of Account

## 2024 Year End Escrow Account Information

\$1,028.66	BEGINNING BALANCE
\$2,582.34	+ DEPOSITS
\$3,461.56	- DISBURSEMENTS
<b>\$149.44</b>	<b>ENDING BALANCE</b>

### 2024 Year End Unpaid Principal Balance

\$292,934.46	BEGINNING BALANCE
-\$3,134.40	PRINCIPAL APPLIED
\$296,068.86	ENDING BALANCE

This material is not intended to provide, and should not be relied on for tax, legal, or accounting advice. The amount shown may not be fully deductible by you on your Income tax return. You should consult your own tax, legal, and accounting advisors.

Box 2 Outstanding mortgage principal shows the mortgage principal on the mortgage as of January 1 of the calendar year. If the mortgage originated in the calendar year, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, shows the mortgage principal as of the date of acquisition.

The dollar amount located in Box 10 is the tax amount PHH disbursed on your behalf as billed to us by your local taxing authority and may include items other than "Real Estate Taxes". Please consult with a tax advisor on the deductibility, as we do not report this amount to the IRS and is informational only.

**Refund or rebate of real estate taxes.**

If you receive a refund or rebate of real estate taxes this year for amounts you paid this year, you must reduce your real estate tax deduction by the amount refunded to you. If the refund or rebate was for real estate taxes paid for a prior year, you may have to include some or all of the refund in your income. For more information, see Recoveries in Pub. 525.

# Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and points paid by the seller that represent each borrower's share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

**Payer's/Borrower's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

**Account number.** May show an account or other unique number the lender has assigned to distinguish your account.

**Box 1.** Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.



*If you prepaid interest in the calendar year that accrued in full by January 15, of the subsequent year, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included in box 1.*

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

**Box 2.** Shows the outstanding principal on the mortgage as of January 1 of the calendar year. If the mortgage originated in the calendar year, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, shows the mortgage principal as of the date of acquisition.

**Box 3.** Shows the date of the mortgage origination.

**Box 4. Do not deduct this amount.** It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your calendar year Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

**Box 5.** If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the calendar year Schedule A (Form 1040) instructions and Pub. 936.

**Box 6.** Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

**Box 7.** If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

**Box 8.** Shows the address or description of the property securing the mortgage.

**Box 9.** If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

**Box 10.** The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

**Box 11.** If the recipient/lender acquired the mortgage in the calendar year, shows the date of acquisition.

**Future developments.** For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1098](http://www.irs.gov/Form1098).

**Free File.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

**CUSTOMER ACCOUNT ACTIVITY STATEMENT**  
The information furnished below is not to be used IRS reporting.  
**IMPORTANT TAX RETURN DOCUMENT ENCLOSED.**

LOAN NUMBER 8010626342

January 17, 2025

RAYMOND H TREMBATH  
LENORA E TREMBATH  
STE B  
6359 AUBURN BLVD  
CITRUS HEIGHTS, CA 95621

PROCESS DATE	TRANSACTION DESCRIPTION	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OPTIONAL INSURANCE	LATE CHARGES	OTHER
01/16	Payment	2,012.05	-342.96	2,074.95	280.06	0.00	0.00	0.00
02/16	Payment	2,012.05	-345.39	2,077.38	280.06	0.00	0.00	0.00
03/15	Payment	2,012.05	-378.42	2,110.41	280.06	0.00	0.00	0.00
03/20	County Tax	0.00	0.00	0.00	-1,378.96	0.00	0.00	0.00
04/16	Payment	2,012.05	-381.14	2,113.13	280.06	0.00	0.00	0.00
05/16	Payment	2,012.05	-383.88	2,115.87	280.06	0.00	0.00	0.00
06/14	Payment	2,022.37	-386.64	2,118.63	290.38	0.00	0.00	0.00
06/18	Hazard Insurance	0.00	0.00	0.00	-670.00	0.00	0.00	0.00
07/16	Payment	2,022.37	-389.42	2,121.41	290.38	0.00	0.00	0.00
08/16	Payment	2,152.26	-262.33	2,124.21	290.38	0.00	0.00	0.00
09/16	Payment	2,152.26	-264.22	2,126.10	290.38	0.00	0.00	0.00
10/16	Late Fee Assessed	0.00	0.00	0.00	0.00	0.00	-93.08	0.00
11/18	Late Fee Assessed	0.00	0.00	0.00	0.00	0.00	-93.08	0.00
11/19	County Tax	0.00	0.00	0.00	-1,412.60	0.00	0.00	0.00
12/16	Late Fee Assessed	0.00	0.00	0.00	0.00	0.00	-93.08	0.00
12/31	Interest On Escrow	20.52	0.00	0.00	20.52	0.00	0.00	0.00

☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  PHH MORTGAGE CORPORATION 1661 WORTHINGTON ROAD, SUITE 100 WEST PALM BEACH, FL 33409 Phone No. 1-877-744-2506		Payer's RTN (optional)		OMB No. 1545-0112  Form <b>1099-INT</b> (Rev. January 2022)	
		1 Interest income  \$ 20.52		For calendar year 20 <u>24</u>	
		2 Early withdrawal penalty  \$ 0.00			
PAYER'S TIN  22-2195996		RECIPIENT'S TIN  xxx-xx-9138		3 Interest on U.S. Savings Bonds and Treasury obligations  \$	
RECIPIENT'S name RAYMOND H TREMBATH LENORA E TREMBATH Street address (including apt. no.) 6359 AUBURN BLVD STE B City or town, state or province, country, and ZIP or foreign postal code CITRUS HEIGHTS CA 95621		4 Federal income tax withheld \$ 0.00		5 Investment expenses \$ 0.00	
		6 Foreign tax paid \$		7 Foreign country or U.S. possession	
		8 Tax-exempt interest \$		9 Specified private activity bond interest \$	
		10 Market discount \$		11 Bond premium \$	
		12 Bond premium on Treasury obligations \$		13 Bond premium on tax-exempt bond \$	
		FATCA filing requirement <input type="checkbox"/>			
Account number (see instructions)  8010626342		14 Tax-exempt and tax credit bond CUSIP no.		15 State	16 State identification no.
				17 State tax withheld \$	

This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.



Instructions for Recipient

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer must generally report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

**Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

**FATCA filing requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions for Form 8938.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1.** Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during the calendar year on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

**Box 2.** Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Form 1040 to see where to take the deduction.

**Box 3.** Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

**Box 4.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

**Box 5.** Any amount shown is your share of investment expenses of a singleclass REMIC. This amount is included in box 1. **Note:** This amount is not deductible.

**Box 6.** Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

**Box 7.** Shows the country or U.S. possession to which the foreign tax was paid.

**Box 8.** Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See *Box 4* above. See the instructions above for a tax-exempt covered security acquired at a premium.

**Box 9.** Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.

**Box 10.** For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Form 1040. Market discount on a tax-exempt security is includible in taxable income as interest income.

**Box 11.** For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

**Box 12.** For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

**Box 13.** For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

**Box 14.** Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

**Boxes 15–17.** State tax withheld reporting boxes.

**Nominees.** If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the “payer” and the other owner(s) as the “recipient.” File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the “filer.” A spouse is not required to file a nominee return to show amounts owned by the other spouse.

**Future developments.** For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099INT](http://www.irs.gov/Form1099INT).

**Free File Program.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.





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1-800-347-2683  
Hearing/Speech Impaired  
Dial 711 (Relay Service)

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PO Box 6103  
Carol Stream  
IL 60197-6103

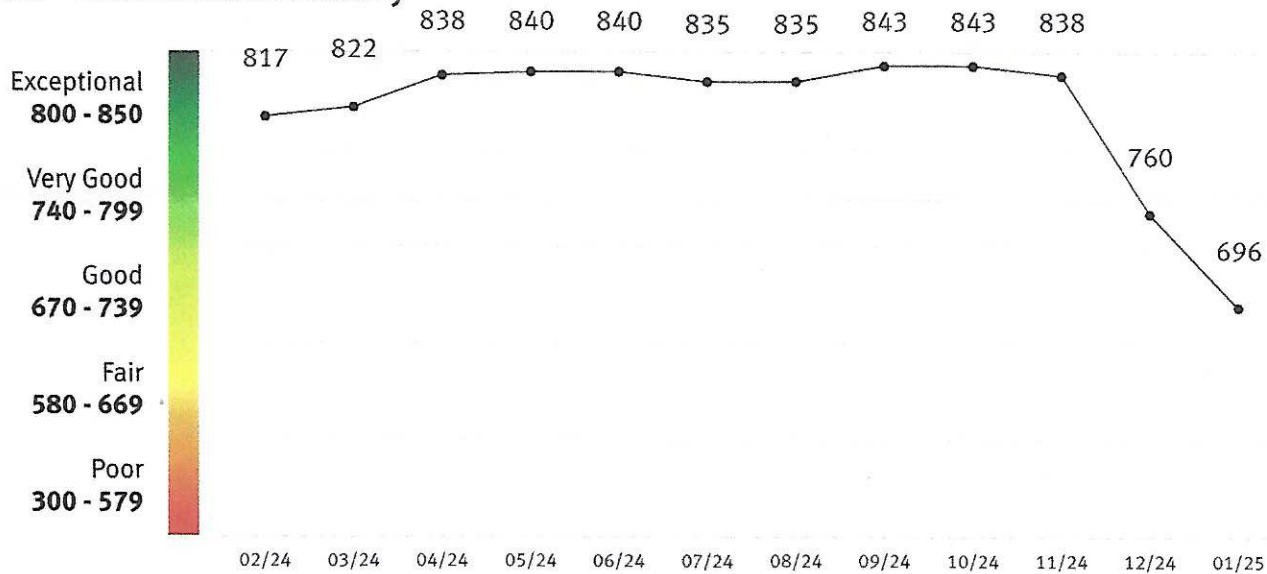
**DISCOVER IT® CARD ENDING IN 9125**  
OPEN TO CLOSE DATE: 12/17/2024 - 01/16/2025

## FICO® Credit Score

**Raymond**, Your FICO® Credit Score is **696** as of **01/10/2025**.

Good News! Your FICO® Credit Score indicates to lenders that you are a good borrower.

## FICO® Credit Score History



### Important Information:

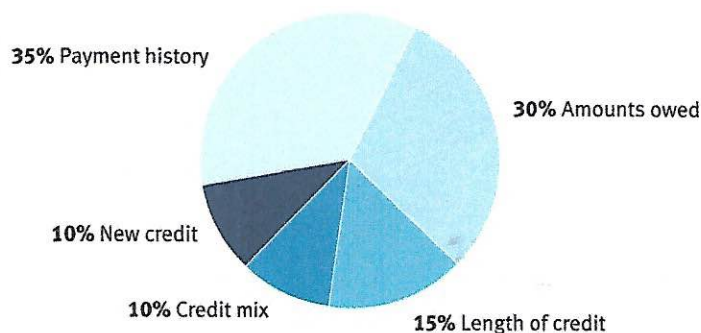
We may not always receive a score for you each month, so there may be months with no scores.

For questions on the availability of your score go to the "Information For You" section of this statement.

The FICO® Score 8 based on TransUnion data is the score that Discover uses.

This chart will be shown in every Jan, Apr, Jul and Oct statement when you have up to 12 months of scores. Log in to [Discover.com/FICO](https://Discover.com/FICO) any time to see key factors that help explain your scores.

## FICO® Credit Scores consider the following for the general population



See FICO® Credit Score Terms in the "Information For You" section of this statement.