

April 5, 2016

**TRIAL MODIFICATION PLAN**

Re: Customer Name(s): [REDACTED]  
Account Number: [REDACTED]  
Property Address: [REDACTED]

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, is pleased to inform you that you have been approved for a Trial Modification Plan (Plan). The terms of the Plan, including payment amounts and due dates, are listed below. In order for SPS to convert this trial modification plan to a permanent modification of your mortgage, you must timely remit all of your payments under the Plan.

**Plan Acceptance**

To accept the Plan, you must make your First Payment by the date indicated below. **The Plan will become active and valid only if SPS receives the First Payment by the scheduled date of your First Payment under the Plan.**

**Plan Payments**

Your Plan payments will take the place of your normal monthly mortgage payments during the term of the Plan. **You must make each of the below-listed payments by or before the listed due dates, or the Plan will be cancelled.** Your monthly Plan payments and due dates are as follows:

Payment	Due Date	Amount
Payment 1	05/01/2016	\$1,064.48
Payment 2	06/01/2016	\$1,064.48
Payment 3	07/01/2016	\$1,064.48

**Form of Payment**

You must make your first payment on or before the due date by certified funds. Certified funds include, Western Union Quick Collect (code city Oswald), cashier's check, money order or wire transfer (contact SPS for wire instructions). Subsequent payments must be made on or before the applicable due date and can be made by personal check, EZ pay via telephone or SPS's website, or by certified funds.

**Application of Payments**

Payments made under the Plan will be applied to amounts due and past due on your account. Funds may be held in a non-interest bearing account until they total an amount that is enough to pay the oldest delinquent monthly payment. Although these payments will not bring your account contractually current, they are required in order for SPS to forbear from proceeding with a foreclosure sale or commencing foreclosure proceedings and in order for SPS to convert this Plan to a permanent mortgage modification.

**Plan Term**

The Plan becomes effective as of the date that you have made the First Payment shown above. The Plan will terminate upon SPS receiving the final payment before the end of the last day of the month in which it is due. Failure to make any of the specified payments in full, by the due date, will also result in the termination of the Plan.

**Forbearance**

During the Plan term, SPS will not proceed to foreclosure sale or commence foreclosure proceedings on the above-referenced property, provided that you are making timely payments in compliance with the terms of the Plan. We may commence foreclosure proceedings or commence a sale of the property if you do not comply with the terms and conditions of the Plan.

