



April 16, 2015

[REDACTED]
[REDACTED]
C/o Roosevelt Law Center
[REDACTED]
[REDACTED]

RE: Loan No.: [REDACTED]
Property Address: [REDACTED]

Dear Mortgage Customer(s):

Congratulations! You are approved to enter into a Trial Period Plan under the FHA's Home Affordable Modification Program (FHA-HAMP). This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payment.

Based upon the information you have provided, M&T has determined the following:

- * Your monthly income is \$2,151.05 and monthly expenses are \$2,014.37.
- * M&T Bank is the servicer of your loan. The owner of your loan is Lakeview Loan Servicing .

To accept this offer:

- * Return a signed copy of this FHA-HAMP Trial Period Plan Agreement
- * You must make the following trial payments in a timely manner instead of your current monthly mortgage payment. Making these payments will help demonstrate that you can afford the modified payment amount.
- * You must contact us at 1-800-724-1633 or in writing at the address provided below to indicate your intent to accept this offer no later than April 30, 2015. In addition, you must make your first trial plan payment by 6/01/2015.

TIME IS OF THE ESSENCE. If you fail to make the first Trial Period Plan payment by the 6/01/2015, this offer may be revoked and we may refer your mortgage to foreclosure, or if your loan has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

Trial Period Payment No.	Trial Period Payment	Due Date On Or Before
1	\$1,011.33	6/01/2015
2	\$1,011.33	7/01/2015
3	\$1,011.33	8/01/2015
4	\$	