

**seterus**<sup>TM</sup>

PO Box 1077; Hartford, CT 06143-1077

**Here's your chance to  
make your payments  
more affordable!**

L481K

Loan number: [REDACTED], serviced by Seterus, Inc.

April 25, 2016

Dear [REDACTED],

We want to continue to work with you to modify your mortgage and help make your payments more affordable.

This Trial Period Plan offer is for a Fannie Mae loan modification (Fannie Mae is the owner of your loan). This modification is designed for borrowers who do not meet all of the eligibility criteria for a permanent modification under the Federal Home Affordable Modification Program (HAMP®), or who have been unable to successfully make their payments under either a HAMP or other modification.

With this Fannie Mae modification, you will be required to make trial payments for a specific period of time. This is the first step toward qualifying for more affordable ongoing mortgage payments. Please read this entire letter to understand all of the steps you must take to complete the modification process.

To accept this trial offer, send us the first "trial period payment," by the Due Date, as shown in the following table. To qualify for a permanent modification, you must make the remainder of the trial period payments on time and as indicated and maintain eligibility.

| TRIAL PERIOD PLAN 480   |                |          |
|-------------------------|----------------|----------|
| Payment Number          | Payment Amount | Due Date |
| 1 <sup>st</sup> payment | \$2,166.25     | 6/1/2016 |
| 2 <sup>nd</sup> payment | \$2,166.25     | 7/1/2016 |
| 3 <sup>rd</sup> payment | \$2,166.25     | 8/1/2016 |

Trial period payments include principal, interest, and escrow, and temporarily replace your regularly scheduled mortgage payments.

Seterus NMLS ID Number: [REDACTED]

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

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Seterus, Inc.  
14523 SW Millikan Way, Suite 200  
Beaverton, OR 97005

Business Hours (Pacific Time)  
Monday-Thursday 5 a.m. to 8 p.m.  
Friday 5 a.m. to 6 p.m.