

HELPING YOU STAY IN YOUR HOME.

 **MAKING HOME AFFORDABLE**

*You may be able to make your payments more affordable.  
Act now to get the help you need!*

Call 888-818-6032 for Immediate Assistance.

**SPS** | SELECT  
Portfolio  
SERVICING, Inc.

April 29, 2016

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

**Congratulations!** You are approved to enter into a trial period plan under the Home Affordable Modification Program. 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 payments.

**What you need to do...**

To accept this offer, you must make your first monthly "trial period payment." To qualify for a permanent modification, you must make the following trial period payments in a timely manner:

1st payment \$1,318.38 by 06/01/2016

2nd payment \$1,318.38 by 07/01/2016

3rd payment \$1,318.38 by 08/01/2016

After all trial period payments are timely made and you have submitted all the required documents, your mortgage will be permanently modified. (Your existing mortgage and mortgage requirements remain in effect and unchanged during the trial period.) **If each payment is not received by Select Portfolio Servicing, Inc. (SPS) in the month in which it is due, this offer will end and your mortgage will not be modified under the Making Home Affordable Program.**

**Payment must be made on or before the applicable due date by certified funds. Certified funds include, Western Union Quick Collect, cashier's check or money order. Overnight payments can be mailed directly to:**

Select Portfolio Servicing, Inc.  
Attn: Remittance Processing  
3217 S. Decker Lake Dr Salt Lake City, UT 84119

**If remitting payment via Western Union Quick Collect, please reference the account number and deliver to Code City: Oswald; Code State: UT.**

