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**Mortgage Trial Modification Offer**  
**YOU'RE APPROVED!**

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

August 18, 2015

Dear [REDACTED] and [REDACTED]:

To help you resolve your mortgage delinquency and avoid foreclosure, you have been approved for a **Mortgage Trial Modification** with a monthly payment of **\$1,258.47**. (You may also be eligible for a lower interest rate and lower monthly payment; see below for details).

Additionally, other foreclosure prevention options, such as the **Mortgage Release**<sup>TM</sup> program may be available. Review the information below and contact us to get started, **but act now—your offer expires November 02, 2015.**

**Mortgage Trial Modification Offer**

A mortgage modification, after successful completion of the trial plan, will adjust your monthly mortgage payment to \$1,258.47 and bring your loan current—you may even qualify for an interest rate as low as 2% for the first five years after the modification.

To accept this offer and to enter into a Trial Period Plan, follow these steps:

**Step 1:** Send your first Trial Period Plan monthly payment of \$1,258.47 by October 01, 2015 and continue to make that payment each month during the trial.

**Step 2:** *To see if you are eligible for the lowest possible interest rate*, complete the enclosed Borrower Response Package and submit by November 01, 2015.

Note: Submitting the Borrower Response Package will NOT negatively impact or change your approval status. Step 2 is required to determine if you qualify for a lower interest rate and possibly a lower payment.

*If you cannot pay the Trial Period Plan payment above or don't want to stay in the home, other alternatives, such as selling your property through a short sale, or the Mortgage Release option below, may be available.*

**Mortgage Release Option**

Mortgage Release (also known as a deed-in-lieu of foreclosure) allows you to resolve your mortgage delinquency and avoid foreclosure by transferring the property to your mortgage company. With Mortgage Release, you can:

- **Get up to \$3,000 for relocation expenses** (if eligible).
- **Leave the property on your terms.** Exit the home immediately or you may be eligible to have time to transition out of the property—stay in the home for up to 3 months (rent free), or stay for up to 12 months (pay a market-rate rent for those months).
- **Stop foreclosure** and resolve your mortgage delinquency as soon as you transfer the property.

To see if you qualify for this option, contact us today and request the Mortgage Release program.

Mortgage Release and Know Your Options are trademarks of Fannie Mae.

Seterus NMLS ID Number: 787641.

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.