



Ditech Financial LLC
PO Box 6172
Rapid City, SD 57709-6172
Phone: 1-877-624-8026
Fax: 1-866-870-9919
<https://ditech.com>

December 11, 2015

[REDACTED]
Roosevelt Law
[REDACTED]
[REDACTED]

Re: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]

STANDARD MODIFICATION TRIAL PERIOD PLAN NOTICE

Dear [REDACTED]:

Thank you for contacting Ditech about your mortgage. Based on a careful review of the information you provided, we are offering you an opportunity to enter into a Trial Period Plan for a mortgage modification. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important that you read this information in its entirety so that you completely understand the actions you need to take to successfully complete the Trial Period Plan to permanently modify your mortgage.

To Suspend Foreclosure

You must contact us at 1-877-624-8026 or in writing at the address provided below to indicate your intent to accept this offer no later than **December 25, 2015**. If you contact us by **December 25, 2015** to indicate your intent to accept this offer, we will not refer your account to foreclosure, or if your account has been referred to foreclosure, we will suspend the next legal action in the foreclosure proceedings.

However, if you do not respond by **December 25, 2015**, foreclosure proceedings may continue, and a foreclosure sale may occur, even if such sale is scheduled prior to the first payment due date set forth below. If a foreclosure sale occurs prior to your making your first payment and you failed to respond by **December 25, 2015**, this offer has been revoked.

TIME IS OF THE ESSENCE.

To Accept This Offer

If you have notified us of your intent to accept the offer by **December 25, 2015**, you must make your first trial period payment by the first payment due date under your Trial Period Plan as designated below. If you fail to make the first trial period payment by the first payment due date and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked and foreclosure proceedings may continue and a foreclosure sale may occur.

Make Trial Period Payments

To accept this offer, you must make your first monthly "trial period payment" under your Trial Period Plan (described below). To qualify for a permanent modification, you must make the trial period payments in a timely manner as specified below -- instead of your normal monthly mortgage payments.

To qualify for a permanent modification with an amortization term of **480 months**, you must make the trial period payments below by the due dates indicated:

- First payment: \$1,909.96 by 01/01/2016
- Second payment: \$1,909.96 by 02/01/2016
- Third payment: \$1,909.96 by 03/01/2016

Please note that you have the ability to prepay your mortgage account. There are no restrictions or penalties associated with paying more than the amount due.

TIME IS OF THE ESSENCE.

Please send your trial period payments to:

Freddie Mac -- Std Mod Trial Period Plan, 06/06/2014 Page 1 of 4

LTR-1419(MSPFR260)