



July 31, 2015

[REDACTED] and [REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

Loan Number: [REDACTED]

Property Address: [REDACTED]
[REDACTED]

Dear Customer:

Bayview Loan Servicing, LLC ("Servicer") agrees to enter this Stipulation Agreement on the referenced loan under the terms and conditions set forth below.

You have agreed to pay Bayview Loan Servicing, LLC, in accordance with the following payment schedule:

<u>Payment Number</u>	<u>Payment Amount</u>	<u>Due Date</u>
Stip to Mod Down Payment	\$0.00	08/01/2015
1	\$1,063.32	09/01/2015
2	\$1,063.32	10/01/2015
3	\$1,063.32	11/01/2015

Servicer agrees to suspend foreclosure confirmation proceedings as long as you comply with the terms of this Stipulation Agreement. **There is no grace period for these payments.** Should at any time you fail to comply with the payment schedule set forth above, Servicer, will resume foreclosure proceedings from the point of suspension with no additional notice. This Stipulation Agreement shall not serve to waive, modify or alter in any way Servicer's, rights in law and equity to enforce the terms and conditions of the loan documents, or any other agreement relating to the referenced loan, except as provided herein.

To indicate your agreement to the terms of this Stipulation Agreement, the Borrower(s) must perform the following prior to the expiration date of this offer:

- All of the above-named Borrowers must sign this agreement on the appropriate line under "Acknowledged and Accepted".
- At the time this Stipulation Agreement is successfully completed, all of the above-named borrowers must execute a Modification Adjustment Agreement.