



Branch Banking and Trust Company

Mortgage
P.O. Box 2067
Greenville, SC 29602-2067
Toll Free (800) 827-8722
Fax (252) 293-9058
TDD (888) 833-4228

March 07, 2016

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Loan Number: [REDACTED]

Dear Borrower(s):

Congratulations! You have been approved to enter into a trial period plan under the Standard Modification program. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

To accept this offer, you must make the new monthly "trial period payment" on the 1st of the month in which it is due and return this agreement, signed and dated immediately. Send your monthly trial period payments - instead of your normal monthly mortgage payment - as follows:

- 1st payment: \$ 1,562.75 by 04/01/2016
- 2nd payment: \$ 1,562.75 by 05/01/2016
- 3rd payment: \$ 1,562.75 by 06/01/2016
- 4th payment: \$.00 by

Mail your Payments to:
BB&T Mortgage
P.O. Box 580022
Charlotte, NC 28258-0022

After all trial period payments are made, you will receive modification documents. Once we receive the signed and notarized documents your mortgage will then be permanently modified. Please continue to make the monthly modified payment until you receive an updated coupon book reflecting the modified amount. (Your existing loan and loan requirements remain in effect and unchanged during this trial period.) If each payment is not received by BB&T in the month in which it is due, this offer will end and your loan will not be modified under the Standard Modification program.

Please be aware we accurately report the status of your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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