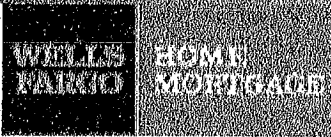


HELPING YOU STAY IN YOUR HOME.


MAKING HOME AFFORDABLE



You may be able to make your payments more affordable
Call 855-692-7208 Ext. 1335520520 for immediate assistance

March 29, 2016
[REDACTED]
[REDACTED]
[REDACTED]

Loan No.: [REDACTED]

Dear [REDACTED],

Congratulations! You are approved to enter into a Trial Period Plan under the federal government's Home Affordable Modification Program (HAMP). 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.

Important things to know

If you are currently in a HAMP modification that is in good standing (which means you have not missed the equivalent of three full monthly payments as of the last day of any month), we want to make you aware of some important information regarding your current HAMP terms. If you accept a new offer, by making the first trial period payment or signing and returning the modification documents (for a modification that does not require a trial period), the following will apply:

- You will waive any HAMP pay-for-performance incentives that have yet to be funded.
- If the terms of your first lien HAMP modification include Principal Reduction Alternative (PRA), you will no longer be eligible for forgiveness but rather the PRA balance will remain as a non-interest bearing deferred principal balance. Subsequent modification terms may also alter the non-interest bearing deferred principal balance.
- If you are in a Second Lien Modification (2MP), by accepting new terms under your first lien mortgage you may lose 2MP incentives yet to be funded.
- If you are in a 2MP trial, by accepting new terms under your first lien mortgage you may become ineligible for 2MP.

It's important that you understand this change before making a decision. If you decide not to accept the new offer you will not lose the above named terms on your HAMP modification and any supporting 2MP. Please call us at the number provided if you do not wish to accept the offer or have any questions.

What you need to do

To accept this offer, please call us at the phone number listed on this letter no later than 15 calendar days from the date listed at the top of this letter or please send in your new payment by the due date, as listed below, instead of your normal monthly mortgage payment.

Principal and interest amount: **\$599.79**
Escrowed property insurance amount: **\$293.50**
Escrowed property taxes amount: **\$295.71**
Escrowed shortage amount: **\$53.81**
Total Trial Period Plan payment amount: **\$1,242.81**

1st payment: **\$1,242.81** Due by: **May 1, 2016**

