



Ocwen Loan Servicing, LLC
 WWW.OCWENCUSTOMERS.COM
 Helping Homeowners Is What We Do!™

We are here to help you!
 Call toll-free 1-800-746-2936
 Mon - Fri 8:00am – 9:00pm, Sat 8:00am – 5:00pm
 Sun 9:00am – 9:00pm ET

5/23/2016

Loan Number: [REDACTED]

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

Property Address:
 [REDACTED]
 [REDACTED]

Loan Modification Available!
Please Don't Delay — Offer Expires after 6/6/2016

Dear Customer(s),

Thank you for contacting us about the mortgage. Based on a careful review of the account, we are able to offer a **Loan Modification Trial Period Plan** ("Trial Period Plan") for a permanent mortgage modification.

Once the Trial Period Plan is successfully completed, the loan will be eligible for an evaluation for a *permanent* modification. Please read the enclosed Trial Period Plan details fully and carefully — we want to ensure you understand the offer and the steps required to successfully complete the Trial Period Plan.

Choose ONE of three (3) Trial Period Plan options:

Option 1 — 40 year mortgage term extension	Option 2 — 30 year mortgage term extension	Option 3 — 20 year mortgage term extension
Monthly Payment = \$889.16	Monthly Payment = \$946.51	Monthly Payment = \$1,068.11
Trial Period Plan monthly payment calculated over 40 years from the effective date of the permanent modification.*	Trial Period Plan monthly payment calculated over 30 years from the effective date of the permanent modification.*	Trial Period Plan monthly payment calculated over 20 years from the effective date of the permanent modification.*
1 st payment: \$889.16 due 7/1/2016 2 nd payment: \$889.16 due 8/1/2016 3 rd payment: \$889.16 due 9/1/2016	1 st payment: \$946.51 due 7/1/2016 2 nd payment: \$946.51 due 8/1/2016 3 rd payment: \$946.51 due 9/1/2016	1 st payment: \$1,068.11 due 7/1/2016 2 nd payment: \$1,068.11 due 8/1/2016 3 rd payment: \$1,068.11 due 9/1/2016

* The trial payment amount is based on the estimated monthly mortgage payment if the loan is permanently modified and we extend the mortgage term to either 20, 30 or 40 years. The mortgage term is the number of years from the modification effective date to the loan's maturity date.

SMLAPVD-OPT3_v2.6

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

[REDACTED]