



M O R T G A G E
C O R P O R A T I O N

P.O. Box 477 Knoxville, TN 37901
(865) 292-2120 (800) 955-0021
Fax (800)-813-8164

Hours of Operation
Monday – Friday: 8:00 am to 5:00 pm EST

May 9, 2016

[REDACTED]
[REDACTED]
C/O Roosevelt Law Firm, PC
[REDACTED]
[REDACTED]

Re: Loan No. [REDACTED]
Your Submitted Loss Mitigation Application.

Dear [REDACTED] and [REDACTED]

This letter is to acknowledge 21st Mortgage's receipt of your Loss Mitigation Application. The application you submitted was complete, thereby enabling 21st Mortgage to consider your request.

Congratulations! You are approved to enter into a trial period plan for a permanent loan modification. This is the first step towards qualifying for a loan modification. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To qualify for a permanent modification, you must accept this offer no later than **5/28/2016** and post the following trial period payments within the month they are due:

1 st payment: \$2,087.48 by 6/01/16
2 nd payment: \$2,087.48 by 7/01/16
3 rd payment: \$2,087.48 by 8/01/16

After all trial period payments are timely made and you have submitted all the required documents, your mortgage will be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each trial payment is not received by 21st Mortgage in the month in which it is due, this offer will end and you will not be offered a permanent modification.**

Your credit score may be adversely affected by accepting a trial period plan or permanent modification. The impact of a permanent modification on a credit score depends on the homeowner's entire credit profile. For more information about your credit score, go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>. Additionally, a modification may have