

P.O. BOX 1410
TROY, MI 48099-1410
RETURN SERVICE REQUESTED



Shellpoint

Mon - Thurs: 8:00AM-6:00PM
Fri: 8:00AM-5:00PM

Mortgage Servicing

Phone Number: 866-825-2174

Fax: 866-467-1187

e-Mail: Lossmitigation@shellpointmtg.com



S-SFRECS20 L-1044-B R-106
P50KVE00200002 - 673366436 100007

[Redacted]

Loan Number:	[Redacted]
Principal Balance:	\$247,400.41
Property:	12025 Little Antietam Road Smithsburg, MD 21783

11/02/2015

Dear [Redacted]

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, we are offering you an opportunity to enter into a Trial Period Plan for a mortgage modification. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important that you read this information in its entirety so that you completely understand the actions you need to take to successfully complete the Trial Period Plan to permanently modify your mortgage.

To Accept This Offer

If you have notified us of your intent to accept the offer by 11/16/2015, you must make your first trial period payment by 12/01/2015. If you fail to make the first trial period payment by 12/01/2015 and we do not receive the payment by the last day of the month in which it is due, this offer has been revoked and foreclosure proceedings may continue and a foreclosure sale may occur.

Make Trial Period Payments

To successfully complete the trial period, you must make the trial period payments below.

- First payment: \$1,160.77 by 12/01/2015
- Second payment: \$1,160.77 by 01/01/2016
- Third payment: \$1,160.77 by 02/01/2016

TIME IS OF THE ESSENCE.

Please send your trial period payments to:

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

If you have questions about your trial period or permanent modification requirements, please contact us at 866-825-2174.

Sincerely,
Loss Mitigation Department
Shellpoint Mortgage Servicing