



You may be able to make your payments more affordable!
Call 1-800-848-9380 for immediate assistance.

NOVEMBER 07, 2015

[REDACTED]
[REDACTED] C/O ROOSEVELT LAW CENTER
[REDACTED]

Loan Number 4501818154

Dear [REDACTED]

We're writing to let you know that we want to continue to work with you to modify your mortgage and make your payments more affordable.

Fannie Mae Loan Modification

The good news is that you may be eligible for a modification offered by Fannie Mae (the owner of your loan). Mortgage modifications can help eligible homeowners stay in their home and avoid foreclosure by offering a modified set of loan terms.

This modification is designed for borrowers, like you, who for some reason did not meet all of the eligibility criteria for a permanent modification under the government's Home Affordable Modification Program (HAMP), or were unable to successfully make payments under a HAMP modification or another modification.

With this modification, you will be required to make new payments during a trial period. If you make all of your payments during the trial period on time and comply with the terms of the plan, we'll be able to permanently change your payments. Please read this letter so that you understand all the steps you need to take to continue with this modification.

Next steps

To accept this offer, you'll need to make your first monthly "trial period payment" under your Trial Period Plan (described below). To qualify for a permanent modification, you must make the following trial period payments in a timely manner—instead of your normal monthly mortgage payments:

- Trial Period Payment Plan**
- 1st payment: \$1,545.34 by 12/01/2015
 - 2nd payment: \$1,545.34 by 01/01/2016
 - 3rd payment: \$1,545.34 by 02/01/2016

After you make all trial period payments on time, we will permanently modify your mortgage. Your existing loan and loan requirements remain in effect and unchanged during the trial period. **If we don't receive each payment in the month in which it is due, you will no longer be eligible for a loan modification and your loan will not be modified.** If your last trial period payment is made in the last half of the month it is due, we may extend your Trial Period Plan by an extra month.

Accepting this Trial Period Plan may have a negative impact on your credit rating. See the attached Frequently Asked Questions section for more information.

If you have any questions or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, you can call us at one of the numbers below Monday through Thursday from 8 a.m. to midnight, Friday from 8 a.m. to 10 p.m. and Saturday from 8 a.m. to 1 p.m. Eastern Time. We need to hear from you by NOVEMBER 21, 2015.

