

August 17, 2016

- **Approved Trial Period Plan – Important Details**
- **Please sign and return this letter agreement within 14 days from this letter date**

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

Loan Number: [REDACTED]
Case #: [REDACTED]
[REDACTED]
Property Address: [REDACTED]
[REDACTED]

Dear [REDACTED]:

Why am I receiving this letter agreement?

Your client is approved to enter into a trial plan under the Standard Modification Program. This letter agreement explains the steps in the process toward qualifying for a **permanent** loan modification. It is important that your client reads this information in its entirety and your client completely understands the steps required to successfully complete the Trial Period Plan and obtain a permanently modified mortgage.

What do I need to know?

There are steps that need to be taken in order to accept this offer. These are outlined in the section title, "What do I need to do".

The trial plan created for your client's account is displayed in the Trial Period Payment Schedule.

Trial Period Payments Schedule*

Trial Plan Payment	Payment Due Date	Trial Payment
1 st Payment	10/1/2016	\$853.66
2 nd Payment	11/1/2016	\$853.66
3 rd Payment	12/1/2016	\$853.66
4 th Payment		

*To successfully complete the trial period plan, your client must make the trial period plan payments on or before the payment due date.

In order to accept the trial plan, your client must first return the executed trial plan letter agreement to us by 10/1/2016. Additionally, we are required to let your client know that the first Trial Period Plan payment must be made by the due date (payment must be received by the last day of the month in which it is due). If we do not timely receive your client's executed trial plan letter agreement and the first Trial Period plan payment is not received by the due date, this offer will be revoked.

If your client is unable or unwilling to pay the monthly trial payments listed above, we may have other options for your client — such as a short sale or a mortgage release (deed in lieu).

