

**HELP FOR AMERICA'S HOMEOWNERS.** **MAKING HOME AFFORDABLE**

*You may be able to make your payments more affordable.  
Act now to get the help you need!*



August 02, 2016

Ditech Financial LLC  
PO Box 6172  
Rapid City, SD 57709-6172

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Ditech Financial LLC ("Ditech")  
Account Number: [REDACTED]  
Property Address: [REDACTED]

Dear [REDACTED]:

**Congratulations!** You are approved to enter into a trial period plan under the Home Affordable Modification Program. This is the first step towards qualifying for a more affordable mortgage payments. Please read this letter so that you understand all of the steps you need to take to modify your mortgage payments.

**What you need to do...**

To accept this offer, you must sign the agreement below and return to us at the address above your signature(s) and before you make your first monthly "trial period payment." To qualify for a permanent modification, you must make the following trial period payments in a timely manner. HUD requires three payments for customers in default and four payments for customers facing imminent default (Mortgagee Letter 2012-22 and Mortgagee 2013-32).

| Number of Payments | Payment Amount | Payment Due Date |
|--------------------|----------------|------------------|
| 1 <sup>st</sup>    | \$2,339.70     | 09/01/2016       |
| 2 <sup>nd</sup>    | \$2,339.70     | 10/01/2016       |
| 3 <sup>rd</sup>    | \$2,339.70     | 11/01/2016       |

**TIME IS OF THE ESSENCE.**

Please send trial period payments to:

Ditech Financial LLC  
PO BOX 94710  
PALATINE, IL 60094-4710

After all trial period payments are timely made, you have submitted all of the required documents and you have met any other applicable qualification requirements, your mortgage will then be permanently modified. (Your existing account and account requirements remain in effect and unchanged during the trial period). **If each payment is not received by Ditech in the month in which it is due, this offer will end and your account will not be modified under the Making Home Affordable Program.**

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, please call us as we may be able to help you. (Also, please review the attached "Frequently Asked Questions.")