

September 17, 2016

Re: **FHA Trial Payment Plan Agreement**
Loan Number: [REDACTED]

Dear Borrower(s):

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 Payment Plan (also referred to below as TPP) 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 Payment Plan to permanently modify your mortgage.

To Accept This Offer

You must contact us at **(800) 909-9525** to indicate your intent to accept this offer and all borrowers must sign this TPP Agreement and promptly return it to the address below using the envelope and overnight label provided as a courtesy. In addition, you must make your first Trial Period Plan payment by **November 1, 2016**.

TIME IS OF THE ESSENCE.

If you fail to make the first Trial Period Plan payment by **November 1, 2016** and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked and we may refer your mortgage to foreclosure, or if your loan has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

Make Trial Period Payments

To successfully complete the Trial Payment Plan, you must make all of the below Trial Payment Plan payments.

- First payment: **\$2,464.66** by **11/01/2016**
- Second payment: **\$2,464.66** by **12/01/2016**
- Third payment: **\$2,464.66** by **01/01/2017**

Please send your Trial Payment Plan payments to:

Loancare
P.O. Box 8068,
Virginia Beach, VA 23450

Failure to make the TPP payments on the due dates and no later than the last day of the month in which it is due will result in revocation of the Agreement.

A trial plan payment plan is considered to have failed when any one of the following occurs:

- **You do not return the signed and executed Agreement within the month the first trial payment is due.**
- The property becomes vacant or abandoned.
- Scheduled trial payment plan payments are not made by the last day of the month in which they are due.

If you have questions about your Trial Period Plan or permanent modification requirements, please contact us at **(800) 909-9525**.

CUSTOMER SERVICE 800.274.6600
COLLECTIONS 800.909.9525

HOURS Monday – Friday 8:00 a.m. to 10:00 p.m. EST
Saturday 8:00 a.m. to 3:00 p.m. EST

myloancare.com | 800.274.6600

