



March 14, 2017

THOMAS [REDACTED]  
[REDACTED]  
626 RXR PLAZA  
UNIONDALE, NY 11556

Account Number: [REDACTED]  
Property Address: [REDACTED]  
HEMPSTEAD, NY 11550

Dear THOMAS [REDACTED]

**Congratulations!** You are approved for a Trial Period Plan. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter to understand all the steps you need to take to modify your loan.

Current principal and interest payment \$1,170.46	Proposed principal and/or interest payment <sup>1</sup> \$696.97
Current taxes and insurance payment (estimated if escrowed) \$0.00	Proposed taxes, insurance, and/or ancillary payment (loan will be escrowed) \$1,210.40
Current total monthly payment (including estimated amount if escrowed) \$1,170.46	Proposed total monthly payment \$1,907.37

**What you need to do to accept this offer:**

1. Sign and return the Acknowledgment page below by March 29, 2017 using the return information below.

<sup>1</sup> Reduction in monthly payments will be accomplished through a deferral and/or forgiveness of outstanding balances. Borrower(s) is informed that forgiveness of principal may have adverse credit and legal consequences and may result in taxable income to Borrower(s).

