



12/29/2016

Loan Number: [REDACTED]

Victor [REDACTED]
 626 RXR Plz C/O Kenneth H Dramer
 Uniondale, NY 11556-0626

Property Address: [REDACTED]
 Staten Island, NY 10309-2214

LOAN MODIFICATION TRIAL PERIOD PLAN OFFER
 PLEASE READ CAREFULLY

Dear Customer(s),

Thank you for contacting us about your mortgage. Based on a careful review of the information that you provided*, we are pleased to inform you that you have been approved for a **Loan Modification Trial Period Plan** ("Trial Period Plan") for a permanent mortgage modification. A Trial Period Plan offers you immediate payment relief and provides you the opportunity to ensure that you can successfully manage the new monthly mortgage payment.

Please read the enclosed Trial Period Plan details fully and carefully - we want to ensure you understand the offer and what you need to do to successfully complete the Trial Period Plan.

You are approved for a Trial Period Plan with a monthly mortgage payment of \$2,696.06.

To successfully complete the Trial Period Plan, you must make all trial payments shown below:

1st payment:	\$2,696.06	02/01/2017
2nd payment:	\$2,696.06	03/01/2017

If you successfully complete the Trial Period Plan by making the required payments on time and meet all additional eligibility requirements, you will be eligible for an evaluation for a permanent modification.

NMLS # 1852

NHTAPMMODM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.