

HELPING YOU STAY IN YOUR HOME.



You may be able to make your payments more affordable!
Call 1-800-275-9254 for Immediate Assistance.

March 1, 2012

[Redacted] Joey
[Redacted]
Floral Park, NY 11001

53982
↓
52926

SAVINGS \$1056/MONTH

Loan Number: [Redacted]

Dear [Redacted] Joey

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

What you need to do...

To accept this offer, you must return the enclosed Substitution of Loan Terms Agreement and 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.

- 1st payment: \$2926.10 by April 1, 2012
- 2nd payment: \$2926.10 by May 1, 2012
- 3rd payment: \$2926.10 by June 1, 2012

After all trial period payments are timely made and you have submitted all the required documents, your mortgage will be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each payment is not received by Wells Fargo in the month in which it is due, this offer will end and your loan 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 at **1-800-275-9254** as we may be able to help you. (Also, please review the attached "Frequently Asked Questions.")

Please use the enclosed envelope to return your first payment and the Substitution of Loan Terms Agreement to us.

Sincerely,

Lucas Peters
Wells Fargo Bank, N.A. Home Preservation Specialist
800-275-9254 Ext: 58070

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices

The *Making Home Affordable Program* was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we — your mortgage servicer — and the Federal Government are working to offer you options to help you stay in your home.