

HELPING YOU STAY IN YOUR HOME.



You may be able to make your payments more affordable
Call 877-316-6310 Ext. 67362 for immediate assistance

October 16, 2012
SAEED [REDACTED]
[REDACTED]
GREAT NECK, NY 11023

Loan No.: [REDACTED]

Dear SAEED [REDACTED]

Congratulations! You are approved to enter into a Trial Period Plan under the federal government's 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 please call me at the phone number listed below no later than 14 calendar days from the date listed at the top of this letter or send in your first monthly trial period payment instead of your normal monthly mortgage payment. If you do not contact me within 14 days or send in your monthly payment by the due date, you will no longer be eligible for this offer. During the 14 day period (when your application is pending) the foreclosure process will not move forward. Send your monthly trial period payments instead of your normal monthly mortgage payments as follows:

1st payment: \$2,190.68 by November 1, 2012
2nd payment: \$2,190.68 by December 1, 2012
3rd payment: \$2,190.68 by January 1, 2013

If you do not call to accept the offer within 14 days or send in your first payment by the due date, the foreclosure process will move forward. We will continue to work with you to help you avoid a foreclosure sale. However, please understand that if you have not yet been referred to foreclosure, that process could begin at any time. If your mortgage has been referred to foreclosure, as part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home. During the HAMP Trial period, a foreclosure sale will not be held as long as you comply with the terms of the trial period plan and make all your payments on time.

After all trial period payments are timely made and you have submitted all the required documents, your mortgage may be permanently modified. However, if you are in active bankruptcy any conversion to a permanent modification is conditioned on obtaining the bankruptcy court's approval to modify the mortgage or release of the mortgage from inclusion in the bankruptcy. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each payment is not received by America's Servicing Company in the month in which it is due, this offer will end and your loan will not be modified under the terms described in this offer.**

If you have any questions or if you cannot afford the trial period payments shown above but want to keep your property, or if you have decided to leave your property but still want to avoid foreclosure, please call us at 877-316-6310 Ext. 67362 as we may be able to help you. (Also, please review the attached "Frequently Asked Questions")

