

Bank of America, N.A.
5401 N. Beach Street
Mail Stop: TX2-977-01-34
Fort Worth, TX 76137

April 25, 2015

[REDACTED]
[REDACTED]
East Northport, NY 11731

Loan Number: [REDACTED]

Dear [REDACTED]

Congratulations! You are approved for a trial modification.

To accept this Trial Period Plan offer, please make your first payment by June 1, 2015.

LOAN MODIFICATION

Based on a careful review of the information you provided with your Borrower Response Package, we are pleased to inform you that you are approved to start a Fannie Mae Standard Modification Program Trial Period Plan. This is the next step toward qualifying for affordable mortgage payments.

Please read the information below so that you understand all the steps you need to take to permanently modify your mortgage through this program.

How to accept this offer

To accept this offer, you must complete the following steps:

- Step #1: Review carefully the enclosed *Frequently Asked Questions and Additional Trial Period Plan Information and Legal Notices*.
- Step #2: Make new monthly Trial Period Plan payments shown below in place of your normal monthly mortgage payment. The payments represented below each include the escrow amount of \$1,148.92.

Trial Period Plan		
	Payment Amount	Payment Date
1st Trial payment:	\$2,976.55	06/01/2015
2nd Trial payment:	\$2,976.55	07/01/2015
3rd Trial payment:	\$2,976.55	08/01/2015