

# LOAN MODIFICATION



**BAYVIEW**<sup>®</sup>  
LOAN SERVICING

Bayview Loan Servicing, LLC  
4425 Ponce de Leon Blvd. 5th Floor  
Coral Gables, FL 33146

You are  
Pre-Approved  
for a Modification

1/2/2018

~~XXXXXXXXXX~~  
~~XXXXXXXXXX~~  
MORRISVILLE, NC 27560

Loan Number: ~~XXXXXXXXXX~~

Property Address: ~~XXXXXXXXXX~~  
~~XXXXXXXXXX~~

Dear Customer:

Congratulations! **You are pre-approved to complete a unique loan modification that will forgive no less than \$10,536.01 of your debt.**

To help you get started, we have made the process simple by waiving the normal modification application process – **you will not need to submit any additional application-related documents.**

Your mortgage is delinquent and headed to foreclosure. As your mortgage company, we are motivated and empowered to help you keep your home. **Last year alone, we helped more than 23,000 of our customers keep their homes** and avoid foreclosure. We can help you too.

## Take action...

Your pre-approved modification will help you get back on track. **There is no application and no down payment.**

**Act now to lower the amount you owe by no less than \$10,536.01!**

## What You Need to Do Now...

To accept this offer, you must make the first monthly "Trial Period" payment by the date shown below. To qualify for a permanent modification, you must make the following Trial Period payments by the corresponding date.

1st Payment:	\$2,398.55	by	2/1/2018
2 <sup>nd</sup> Payment:	\$2,398.55	by	3/1/2018
3 <sup>rd</sup> Payment:	\$2,398.55	by	4/1/2018
4 <sup>th</sup> Payment:	\$2,398.55	by	5/1/2018
5 <sup>th</sup> Payment:	\$2,398.55	by	6/1/2018
6 <sup>th</sup> Payment:	\$2,398.55	by	7/1/2018

To accept this offer, the attached modification agreement with the terms of your permanent modification must be signed and returned to us along with the 1st trial payment. After you timely make all Trial Period payments and return the signed documents, your modification will be completed. Please note, your existing loan and loan requirements remain in effect and unchanged during the Trial Period and until we receive the signed modification agreement. **If we do not receive each Trial Period payment timely and the signed documents; your loan will not be modified under the terms described in this offer.**