

Caliber Home Loans, Inc.
Attn: Loss Mitigation Modification
 13801 Wireless Way
 Oklahoma City, OK 73134
 Fax Number: 405-608-2011
 Email: calibermods@caliberhomeloans.com

2. Send your monthly trial period installments - instead of your normal monthly installment - as follows:

- First installment : \$2,173.63 due by December 1, 2018
- Second installment : \$2,173.63 due by January 1, 2019
- Third installment : \$2,173.63 due by February 1, 2019

We must receive each trial installment within 30 days of the due date. **If you miss an installment, the plan will terminate.**

Estimated Agreement Terms

Below is a summary of your estimated loan terms following the completion of your Trial Period Plan. You'll be provided the specific terms of the Agreement Affecting Lien when you've completed your Trial Period Plan.

Estimated Loan Terms After Agreement Affecting Lien <i>Loan terms are estimates and subject to change.</i>	
Interest Rate (5 Year with Step)	2.5%
Number of Loan Payments	60 months
Monthly Principal and Interest Installment	\$1,580.83
Monthly Escrow Amount Due	\$592.80
Monthly Principal and Interest plus Escrow Installment	\$2,173.63

Your proposed Agreement terms include a step feature; the above table outlines the initial rate and installment detail.

This Trial Period Plan offer is contingent on your having provided accurate and complete information, including Caliber confirming you are the valid Successor in Interest, if applicable. We reserve the right to revoke this offer or terminate the plan following your acceptance if we learn of information that would make you ineligible for the Trial Period Plan.

Upon successful completion of the Trial Period Plan, we will send you a Agreement Affecting Lien requiring your signature. If the Agreement is signed and returned by the date stated on the Agreement, your mortgage will be modified according to the terms set forth in that Agreement. We expect the monthly installment in the Agreement will be similar to the trial installment, but amounts could vary. Also, **we may defer delinquent escrow balances and/or ancillary amounts to be due at payment in full of the lien or the maturity date, whichever happens first.**

If you do not return the signed Agreement by the due date, your installment will return to the current monthly installment amount, and you will owe all amounts due under the existing lien to prevent foreclosure.

If applicable, your offer is subject to Caliber receiving final approval from your state's Hardest Hit Fund Agency as well as receiving the funds they are approving by the indicated date below on this letter.

LOAN MODIFICATION

