



Lower Your Monthly Payment by
\$614.58

LOAN MODIFICATION

December 07, 2015

[REDACTED]
[REDACTED]
626 RXR PLAZA 6TH FLOOR WEST TOWER
UNIONDALE, NY 11553

Re: Loan Number: **[REDACTED]**
Property Address: **[REDACTED]**
WEST BABYLON, NY 11704-7513

Dear Borrower(s),

Congratulations! You are approved for a Trial Period Plan. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter to understand all the steps you need to take to modify your loan.

Current principal and interest payment \$2,363.07	Proposed principal and/or interest payment ¹ \$1,748.49
Current taxes and insurance payment (estimated if escrowed) \$0.00	Proposed taxes, insurance, and/or ancillary payment (loans will be escrowed) \$0.00
Current total monthly payment (including estimated amount if escrowed) \$2,363.07	Proposed total monthly payment \$1,748.49

Savings of \$614.58 per month

What you need to do to accept this offer:

1. Sign and return the Acknowledgment page below by 01/01/2016 using the return information below.

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 payments—instead of your normal monthly payment—as follows:

1st Payment: \$1,748.49	due by	01/01/2016
2nd Payment: \$1,748.49	due by	02/01/2016
3rd Payment: \$1,748.49	due by	03/01/2016