

LOAN MODIFICATION

Upon successful completion of your Trial Period and execution of the modification agreement, the terms of your loan will be as follows:

Principal Balance:	\$615,519.22
Interest Rate:	2.000%
Term:	480
Principal and Interest Payment:	\$1,863.95

Please note that the agreement may contain preliminary figures that may change depending on a final review. Should adjustments be necessary, a notice will be sent to you with the details of the updates.

Other Options May be Available...

You still have an opportunity to be evaluated for additional home retention programs as **you may qualify for other foreclosure alternatives** that may contain more favorable terms and/or other financial incentives. Please note that we cannot determine your eligibility for other programs unless you provide an application and all necessary documentation. If you have begun making the trial payments mentioned above, but want to be considered for other alternatives you must **submit a complete application** before the last trial payment is due. To submit a complete application, please call me at 877-240-2439.

Important Note...

Do not ignore any foreclosure notices.

If your loan has been referred to foreclosure and a foreclosure sale has been scheduled, you must make your first Trial Period Plan payment before the scheduled foreclosure sale date. If the loan has already entered the foreclosure process, we will attempt to postpone or place the foreclosure on hold upon receipt of your payment but there is no guarantee that we can postpone a scheduled foreclosure sale. A court with jurisdiction over the foreclosure proceeding or a public official charged with carrying out the sale may determine not to stop any scheduled sale.

You may be eligible to enroll in our Flex Pay program, a recurring payment program that offers more flexible scheduling options for your monthly mortgage payments. To find out if you are eligible for Flex Pay, please call me at 877-240-2439.

Payment Information...

Use one of the following methods to send remittance to Bayview Loan Servicing:

Western Union Quick Collect®*: You can make an instant payment at most Western Union locations.
Code City: BFTG **Code State:** FL

Money Gram*: Find a Money Gram location at www.MoneyGram.com/Locations or make a payment online at www.MoneyGram.com/PayBills

Phone*: Call **1.800.457.5105** – Monday – Friday 8am to 9pm ET, and Saturday 8am to 5pm ET – to make a payment with a representative.

Wire*: JP Morgan Chase
One Chase Manhattan Plaza
New York, NY 10005
ABA #: 021-000-021
Credit Account: Bayview Loan Servicing, LLC
Account No.: 447450847

Regular Mail: Be sure to mail your payments at least 10 days before the due date.
Bayview Loan Servicing, LLC
P.O. Box 650091
Dallas, TX 75265-0091