

LOAN MODIFICATION

Loan Number [REDACTED]



710 S ASH ST, STE 200
GLENDALE, CO 80246-1989

You have been approved for a trial plan that could make your payments more affordable for the long term. Make your new payments on time each month!

SEPTEMBER 18, 2012

[REDACTED]
[REDACTED]
WEST ISLIP, NEW YORK 11795

Loan #: [REDACTED]
Property Address: [REDACTED]
WEST ISLIP, NEW YORK 11795

Dear J. [REDACTED]

You are approved to enter into a trial period plan under the Home Affordable Modification Program. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To accept this offer, you must make your first monthly trial period payment in place of your normal monthly mortgage payment. Thereafter, send in your monthly trial period payments—instead of your normal monthly mortgage payment—as follows:

1st payment:	\$2,141.87 by 11/01/2012
2nd payment:	\$2,141.87 by 12/01/2012
3rd payment:	\$2,141.87 by 01/01/2013

After all trial period payments are timely made and you continue to meet all program eligibility requirements, your mortgage would then be permanently modified. You will be required to execute a permanent mortgage modification agreement that we will send you before your modification becomes effective. Until then, your existing loan and loan requirements remain in effect and unchanged during the trial period. **If each trial payment is not received by us in the month in which is due, this offer will end, your loan will not be modified under the terms described in this offer, and you may lose eligibility for any modification programs.**

Accepting this trial period plan may have a negative impact on your credit rating. See the attached Frequently Asked Questions section for more information.

If you have any questions or if you cannot afford the trial period payments shown above but want to keep your property, or if you have decided to leave your property but still want to avoid foreclosure, please call us at (866) 550-5705 as we may be able to help you. Also, please review the attached Frequently Asked Questions.

Sincerely,

Chase

<p>Your dedicated Customer Assistance Specialist is: GARRY LEE Direct phone number: 888-708-2795 ext 3821573</p>
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Attachments: (1) Frequently Asked Questions; (2) Additional Trial Period Plan Information and Legal Notices; (3) Payment Coupons with Envelopes; (4) Fraud (SIGTARP) Notice;

The Making Home Affordable Program was created to help homeowners refinance or modify their mortgages. As part of... we... and the Fed... are working to... help you stay in your home.

