

Loan Number [REDACTED]



MARCH 31, 2016

[REDACTED]
[REDACTED]
BRONX, NEW YORK 10463

LOAN MODIFICATION

We've approved your request for a loan modification

Loan: [REDACTED]
Property Address: [REDACTED]
BRONX, NEW YORK 10463

Dear [REDACTED]

You're eligible for a modification of your mortgage loan as part of the Federal Housing Administration (FHA) Home Affordable Modification Program (HAMP). We've enclosed an FHA HAMP Trial Period Plan that explains the terms and conditions of this program.

STEP 1 ACCEPT THE TRIAL PERIOD PLAN OFFER

To accept this offer, everyone listed on the signature lines of the enclosed Trial Period Plan must sign one copy of the enclosed Trial Period Plan and the signed copy must be returned to us by **MAY 31, 2016**. You must also make your first trial period payment of \$3,185.32 by **MAY 01, 2016**. If we don't receive both the signed Trial Period Plan and the first trial period payment by the dates above, we'll consider that you don't accept this Trial Period Plan offer. If your loan is in foreclosure, we require certified funds for all trial payments.

STEP 2 MAKE YOUR TRIAL PERIOD PAYMENTS ON TIME

Your remaining trial period payments of \$3,185.32 are due on the dates listed in the enclosed Trial Period Plan.

- Important Notice: To remain eligible for the program, send us only the Trial Period Payment amount by the due date. If we receive more than the Trial Period Payment amount (for example, a normal monthly payment or the full reinstatement amount), you may not qualify for the program under FHA guidelines.
- To remain eligible for the program, everyone listed on the signature lines of the enclosed Trial Period Plan must sign and return the plan by the date listed above. If we don't receive the signed plan within this timeframe, you may not qualify for the program under FHA guidelines, even if you make the trial period payments.
- If we receive any regular monthly payments before the first Trial Period Plan payment due date, we'll credit them to your loan, but they won't be counted as trial period payments.
- To complete the modification of your loan, we may need clear title to your property. This means you have ownership of the property and there are no other liens against the property or payments

FHA Verified Cover Letter: WF462

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