Make Trial Period Payments
To qualify for a permanent modification, you must make your first monthly "trial period payment" under your Trial Period Plan (described below). To qualify for a permanent modification, you must make the trial period payments in a timely manner as specified below - instead of your normal monthly mortgage payments.

To qualify for a permanent modification with an amortization term of **480 months**, you must make the trial period payments by the due dates indicated:

Trial Period Plan for 480 Month Term	
1st payment:	$3,860.30 by 08/01/17
2nd payment:	$3,860.30 by 09/01/17
3rd payment:	$3,860.30 by 10/01/17

Please note that you have the ability to prepay your mortgage account. There are no restrictions or penalties associated with paying more than the amount due.

TIME IS OF THE ESSENCE.

Please send your trial period payments to:

Ditech Financial LLC
PO Box 660934
Dallas, TX 75266-0934

If you have questions about this information, the trial period payments, or our permanent modification requirements, please contact us at 1-800-643-0202.

Next Steps

- It is important that you thoroughly review the *Frequently Asked Questions and Additional Trial Period Plan Information and Legal Notices* information attached.
- Once you have successfully made each of the payments above by their due dates, you have submitted two signed copies of your modification agreement, we have signed the modification agreement, and you have met any other applicable qualification requirements, your mortgage will be permanently modified in accordance with the terms of your modification agreement.
- **We must receive each payment, in the month in which it is due. If you miss a payment or do not fulfill any other terms of your trial period, this offer will end and your mortgage account will not be modified.** Furthermore, if you fail to comply with the requirements of your Trial Period Plan or if the account becomes delinquent after it is permanently modified, you may not be eligible for another mortgage account modification.
- If you feel that you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home, please contact us at 1-800-643-0202 to discuss alternatives to foreclosure.
- Please note that except for your monthly mortgage payment amount during the trial period, the terms of your existing note and all mortgage requirements remain in effect and unchanged during the trial period.

[redacted]