

relationships that work

green tree®

June 09, 2014

CHRISTINE [REDACTED]  
[REDACTED]  
FARMINGVILLE NY 11738-1424

Green Tree Servicing LLC  
P.O. Box 6172  
Rapid City, SD 57709-6172  
Phone: 1-800-643-0202  
Fax: (866) 870-9919  
GTServicing.com

SAVINGS  
547.15/mo

Re: Green Tree Servicing LLC ("Green Tree")  
Account Number: [REDACTED]  
Property Address: [REDACTED]  
FARMINGVILLE, NY 11738

**MODIFICATION TRIAL PERIOD PLAN NOTICE**

**THIS INFORMATIONAL NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE CURRENTLY IN BANKRUPTCY OR YOUR ACCOUNT WAS DISCHARGED IN BANKRUPTCY WITHOUT A REAFFIRMATION, THE SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DEBT AS YOUR PERSONAL LIABILITY.**

Dear CHRISTINE [REDACTED]

Based on a careful review of your mortgage account, we are offering you an opportunity to enter into a Trial Period Plan for a mortgage modification. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important that you read this information in its entirety so that you completely understand the actions you need to take to successfully complete the Trial Period Plan to permanently modify your mortgage.

**Proposed Modification Terms**

If you successfully complete the Trial Period Plan by making the required payments and you meet all of the applicable qualification requirements, you will receive a modification and interest rate of 4.62500%, which will be fixed for 40 years from the date the modification is effective. [If we determine that the unpaid balance of your mortgage is more than 115% of the value of your home, you will be eligible to have up to 30% of your principal balance deferred, and the principal amount will not be due and payable until the earlier of (i) the end of the 40-year term of the modified mortgage, or (ii) any sale or transfer of your interest in the property, or (iii) a refinance of your mortgage account.]

**Step 1: To Stop the Foreclosure Process (Suspension of Foreclosure)**

In order for us to delay referring your mortgage to foreclosure, or suspend foreclosure proceedings if your account has been referred to foreclosure:

- You must contact us at 1-800-643-0202 or in writing at the address provided below no later than 06/23/2014. If you contact us by 06/23/2014 this indicates your intent to accept this offer.
- You may also make your first trial period payment by 06/23/2014, which is **earlier than the scheduled due date** described below, and we will stop the foreclosure process.

However, if you do not respond by 06/23/2014 we will continue the foreclosure process, and a foreclosure sale may occur. This offer will be revoked if you failed to respond by 06/23/2014, and a foreclosure sale occurs, even if the sale occurs prior to the first trial period payment due date set forth below.

**Step 2: To Accept This Offer**

You must make your first trial period payment by the first payment due date designated below. If you fail to make the first trial period payment by the first payment due date and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked and foreclosure proceedings may continue and a foreclosure sale may occur.

**TIME IS OF THE ESSENCE.**

**Step 3: Make Trial Period Payments**

To successfully complete the trial period, you must make the trial period payments below.

PLAN	DATE	AMT	PLAN	DATE	AMT
01	07/01/2014	\$2,637.20	03	09/01/2014	\$2,637.20
02	08/01/2014	\$2,637.20			

0486326 000007894 036FF2 9 of 12