

HSBC 
C/O PHH Mortgage Services
1 Mortgage Way
Mt. Laurel NJ 08054

Tel 866-435-7097
Fax 856-917-2700

**LOAN
MODIFICATION**

December 06, 2017

Loan Number: ~~5029100345~~
Property Address:
~~5 Mill Valley Road~~
~~Newtown Township NJ 07127~~

Michael ~~[REDACTED]~~
~~[REDACTED]~~
~~[REDACTED]~~

MODIFICATION TRIAL PLAN NOTICE

Dear Customer(s):

As your Case Manager I, ELEANOR LEAS remain committed to working with you. Please contact me with any questions that you have regarding your account or the information contained within this letter. My direct contact number is 866-435-7097, extension 87153. If you cannot reach me and do not wish to leave a message, you may press 0 and another Case Manager will assist you.

PLEASE NOTE THE FOLLOWING IMPORTANT COMMUNICATION REGARDING YOUR ACCOUNT.

Thank you for contacting us about your mortgage account. 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.

Step 1: To Accept This Offer

- * Contact your Case Manager referenced above to indicate your intent to accept this offer.
- * Acceptance of this offer is contingent upon making your first Trial Period Plan payment by the scheduled due date below.

Step 2: Make Trial Period Plan Payments

To successfully complete the Trial Period Plan, you must timely make all of the Trial Period Plan payments, as indicated below.

TIME IS OF THE ESSENCE

Trial Period Payment Number	Trial Period Payment	Due Date on or Before
1	\$ 186.62	01/01/18
2	\$ 186.62	02/01/18
3	\$ 186.62	03/01/18
4	\$.00	
5	\$.00	
6	\$.00	