Attn: Michael Sininsky

LOAN MODIFICATION

HSBC

08/17/2018

MICHAEL [redacted]

CORAM, NY 11727

Loan #: [redacted]
Property: [redacted]
NORTH CORAM, NY 11727

MODIFICATION TRIAL PLAN NOTICE

Dear Customer,

As your Case Manager I, Cynthia Newman 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 877-387-9031, extension 80795. 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. 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.

To Accept This Offer

If you have notified us of your intent to accept the offer by 08/31/2018, you must make your first Trial Period Plan payment by the first payment due date designated below. If you fail to make the first Trial Period Plan 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.

If you are currently protected by the automatic stay under the Bankruptcy Code or have received a discharge from personal liability under the Bankruptcy Code, you should consult with your Attorney if you have questions about your rights. If you are currently in active bankruptcy, you may be required to comply with the Bankruptcy Court requirements, which may include obtaining approval of the loan modification from the Bankruptcy Court and/or amending your Plan to reflect the terms of the loan modification. Please consult your Bankruptcy attorney for the requirements in your jurisdiction. Failure to comply with the Bankruptcy Court requirements may result in the denial of your final loan modification.

If you are represented by an attorney, please provide us with your Attorney's name and contact information at your convenience, or have your Attorney contact us. Your ability to pursue any loss mitigation option will not be affected should you decide to have an attorney represent you.

08/28/2018 11:04 MORTGAGE SERVICES NO.870 01

TIME IS OF THE ESSENCE.

Make Trial Period Plan Payments

To successfully complete the Trial Period Plan, you must make the Trial Period Plan payments below.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	$194.10	10/01/2018
2	$194.10	11/01/2018
3	$194.10	12/01/2018

After successful completion of your Trial Period Plan, and once your loan is permanently modified, there is no pre-payment penalty for paying more than the amount due, and then you can always pay more if you want to reduce your principal balance more quickly. However, you will not be permitted to pay any less than the required payment.

Please note that if you fail to comply with the terms of the plan, or later fail to comply with the terms of the modification agreement after completion of the plan, you may be ineligible for another loan modification.

Please send your Trial Period Plan payments to:

PHH Mortgage Services
1 Mortgage Way
Mail Stop SV-22
Mt. Laurel, NJ 08054

Next Steps

- It is important that you thoroughly review the ***Additional Trial Period Plan Information*** and ***Frequently Asked Questions*** information attached.
- This Trial Period Plan offer is contingent on your having provided accurate and complete information. We reserve the right to revoke this offer or terminate the plan following your acceptance if we learn of information that would make you ineligible for the Trial Period Plan.
- Once you have successfully made each of the payments above by their due dates, you have submitted two signed copies of your modification agreement, and we have signed the modification agreement, 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 Plan, this offer will end and your mortgage loan will not be modified.
- If you are eligible and qualify for assistance from your state Housing Finance Agency (HFA) using federal Hardest Hit Funds to pay down a portion of the unpaid principal balance of your mortgage loan (HFA Funds), we must receive such HFA Funds from the HFA prior to modifying your mortgage. If we do not receive such HFA funds, you may not be eligible for a modification. However, if you qualify for a modification without the HFA funds, we may offer you a modification of your mortgage.
- If you have questions about this information, your Trial Period Plan payments, our mortgage modification requirements, please contact me at 877-387-9031, extension 80795.
- 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 me at 877-387-9031, extension 80795 .