

HELPING YOU STAY IN YOUR HOME.

MAKING HOME AFFORDABLE

IndyMac Mortgage Services

a division of OneWest Bank®, FSB

**You may be able to modify your mortgage.
Call 1.800.864.1660 for Immediate Assistance.**

April 22, 2013

Victor [REDACTED]

Staten Island, NY 10309

Expiration Date: 6/28/2013

Loan #: [REDACTED]

Investor Loan #: [REDACTED]

Reference #: [REDACTED]

MAT Instance #: [REDACTED]

Property Address: [REDACTED]

Staten Island, NY 10309

Call Toll Free: 1.800.864.1660

Monday — Friday, 8 a.m. — 9 p.m. (EST)

Saturday, 9 a.m. — 6 p.m. (EST)

Visit our website at www.indymacmortgageservices.com

Dear Victor [REDACTED]

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification Program. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments. If you are in bankruptcy, please note that any loan modification is subject to approval by the court and/or your trustee, and the bankruptcy court may need to approve this trial modification. You may wish to discuss this offer with your attorney or trustee.

What you need to do...

To accept this offer, you must take one of the following actions by 6/28/2013:

- Sign the "Additional Trial Period Plan Information and Legal Notices;"
- Contact us with your intent to accept this offer; or
- Make your first trial period payment

To qualify for a permanent modification, you must make the following trial period payments in a timely manner:

1st payment: \$1,616.86 by 6/1/2013

2nd payment: \$1,616.86 by 7/1/2013

3rd payment: \$1,616.86 by 8/1/2013

After all trial period payments are timely made and you have submitted all the required documents, your mortgage will be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each payment is not received by IndyMac Mortgage Services in the month in which it is due, this offer will end and your loan will not be modified under the terms described in this offer.**

How will my loan be modified?

Depending on your specific situation, if you successfully complete the trial period plan, we will take a series of steps to adjust the monthly mortgage payment to 31% of a borrower's total pretax monthly income. These include:

- 1) Add the delinquent amounts on your loan to the principal balance. This will create a new principal balance which will bring your loan current once the modification is completed.

This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

The Making Home Affordable Program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we – your mortgage servicer – and the Federal Government are working to offer you options to help you stay in your home.

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices

Reference #: [REDACTED] 3

MBS_12737