

We have provided you with three choices for you to select the most appropriate monthly payment that best meets your needs. A higher payment reflects a shorter term (e.g., a 30-year term) for the modified mortgage and a lower payment reflects a longer term (e.g., a 40-year term). Once you select the term for your modified mortgage and submit the corresponding payment, you will be obligated to make that payment for the remainder of the Trial Period Plan and, if successful, your permanent modification will reflect the term you chose. You will not have the option to change the term.

When considering which payment and term to accept, please note that if you fail to comply with the terms of this Trial Period Plan or with the terms of any subsequent modification agreement, you may be ineligible for future loan modifications.

TIME IS OF THE ESSENCE.

# LOAN MODIFICATION

## Make Trial Period Payments

To successfully complete the trial period plan, you must choose a term and send us the Trial Period Plan payments that correspond to your chosen term as set forth below:

| TERM * | FIRST PAYMENT          | SECOND PAYMENT         | THIRD PAYMENT          |
|--------|------------------------|------------------------|------------------------|
| 240    | \$296.05 by 03/01/2015 | \$296.05 by 04/01/2015 | \$296.05 by 05/01/2015 |
| 360    | \$265.52 by 03/01/2015 | \$265.52 by 04/01/2015 | \$265.52 by 05/01/2015 |
| ✓ 480  | \$253.16 by 03/01/2015 | \$253.16 by 04/01/2015 | \$253.16 by 05/01/2015 |

\* **Note:** You must select only one term and send us the corresponding payment by the due date so we may process your loan terms accurately. If your first Trial Period Plan payment sent does not accurately correspond to one of the payments above, then the shortest term that the payment covers will become the term of the modification upon successful completion of the Trial Period Plan.

Once modified, there is no pre-payment penalty for paying more than what you agree to pay, and at that time, you can always pay more if you desire to pay down the debt faster. However, you will not be permitted to pay any less than the required payment.

Please make your trial period payments to:

### Regular/Overnight Mail

M&T Bank  
Retail Lockbox  
1800 Washington Blvd., 8th Floor  
Baltimore, MD 21230  
RE: Loan No.: [REDACTED]

### Western Union Quick Collect®

Code City: PASTTRUST NY  
RE: Loan No.: [REDACTED]

1-877-226-6011

Please include the following information on all remittances:

Borrower: [REDACTED]  
Bayview Loan Number: [REDACTED]  
Property Address: [REDACTED]

If you have questions about your trial period or permanent modification requirements, please contact us at (877) 331-6641.