



August 23, 2018

[REDACTED]

[REDACTED]

Centereach, NY 11720

Loan Number: 000 [REDACTED]  
Property Address: [REDACTED]  
Brookhaven NY 11720

Dear Mortgage Customer(s):

M&T Bank is the servicer of your loan. The owner of your loan is STATE OF NEW YORK MORTGAGE AGENCY

We are pleased to inform you that on 08/23/2018, M&T Bank determined that you qualify for a Standard Modification. The next step is for M&T Bank to prepare your permanent modification documents. This will take approximately 60 days.

Proposed Modification Terms

Modified Interest Rate: 5.25000%  
Modified Loan Term: 162 months  
Modified Payment Amount: \$ 2,228.48

Please call us at 1-800-724-1633 to accept this offer. If we do not receive a call, M&T Bank will continue to prepare the permanent modification agreement.

Please read this letter so that you understand all the steps you need to take to complete the modification of your mortgage.

Closing Conditions:

Loan modifications require the submission of certain information and documentation to satisfy various closing requirements. For example, properly signed and timely returned documents by all necessary parties, subordination agreements from junior lienholders, and certain homeowner's insurance, homeowner's/condominium association, or real property tax information may be required in order to proceed with the closing of the loan modification.

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