mr. cooper
CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Coppell, TX 75019

09/01/18

OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
LOAN NUMBER
[redacted]

PROPERTY ADDRESS
[redacted]
AMITYVILLE, NY 11701

3762 2 AB 0.408 T16 P2 AUTO 845765.3-NNNN-30116140

FREDERICK [redacted]

THE LAW OFFICES OF KENNETH H. DRAMER PC
626 RXR PLAZA
UNIONDALE, NY 11556

LOWERED PAYMENTS BY $644.22

845765.3-NNNN-86548123-3762.1

Dear FREDERICK [redacted]

Congratulations! You are approved to enter into a trial plan under the Flex Modification Program. This is the *first* step in the process toward qualifying for a permanent loan modification. It is important that you read this information in its entirety so 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
You must contact us at 866-316-2432 or in writing at Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019, no later than 14 calendar days from the date of this letter to indicate your intent to accept this offer. In addition, you must make your first Trial Period Plan payment by 10/1/2018.

To Stop the Foreclosure Process (Suspension of Foreclosure)

In order for us to delay referring your mortgage to foreclosure, or to suspend foreclosure proceedings if the loan has been referred to foreclosure:

- You must contact us at 866-316-2432 or in writing at Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019, by no later than 14 calendar days from the date of this letter to indicate your intent to accept this offer.
- You may also make your first Trial Period Plan payment by no later than 14 calendar days from the date of this letter, which is earlier than the schedule due date described below, in order for us to stop the foreclosure process.

What you need to do
To accept this offer, you must make the new monthly "trial period payments" in place of your normal monthly mortgage payment. Please send the new monthly trial period payments, according to the schedule below.In addition, it's important to know that your new trial period payments must include escrow for property taxes and homeowners insurance. Your payments may increase to reflect this escrow amount.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

EQUAL HOUSING OPPORTUNITY

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

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Trial Period Plan				
Installment	Payment Due Date	Principal and Interest Portion	Taxes and Insurance Portion	Total Trial Payment
1st payment	10/1/2018	$1,425.83	$1,595.05	$3,020.88
2nd payment	11/1/2018	$1,425.83	$1,595.05	$3,020.88
3rd payment	12/1/2018	$1,425.83	$1,595.05	$3,020.88

After all trial payments are made on time and you have submitted all the required documents, your mortgage will be permanently modified (your existing loan and loan requirements remain in **full force and effect** and unchanged during the trial period). **If each trial payment is not received by Mr. Cooper in the month in which it is due, this offer will be terminated and your loan will not be modified under the Flex Modification program.**

If you have any questions or if you cannot afford the trial period payments shown above but want to remain in you home, or if you have decided to leave your home but still want to avoid foreclosure, your Dedicated Loan Specialist is Anthony Gobin and can be reached at (866)-316-2432 or via mail at the address listed above. Our hours of operation are Monday through Thursday 7 am to 8 pm (CT), Friday 7 am to 7 pm (CT) and Saturday 8 am to 12 pm (CT). Visit us on the web at www.mrcooper.com for more information.

If you have any questions about Home Affordable Modification, call the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673). This Hotline can help with questions about the program and offers to free HUD-certified counseling services in English and Spanish. You or your client can also visit www.HUD.gov for additional information.

Payment Options Include:

Mail: Mail your payment to:
Mr. Cooper – Payment Processing
PO Box 650783
Dallas, TX 75265-0783

Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service. Log onto www.mrcooper.com.

Speed-Pay is a pay-by-phone service provided through our automated phone system. There may be a fee of up to $14 for this service. Call 888-480-2432.

MoneyGram Express Payment ensures same-day delivery of your payment to Mr. Cooper . Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is 1678. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect® ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating: Pay to: Mr. Cooper Code City: MRCOOPER State: TX All QuickCollect transactions require cash. Western Union will charge a fee for this service.

For additional information, visit www.mrcooper.com.

Sincerely,

Mr. Cooper

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