



From: OCWEN

Fax: OCWEN

Ocwen Loan Servicing, LLC  
WWW.OCWEN.COM  
Helping Homeowners is What We Do!™

Forwarded by  
KOFAX at: FEB-01-2016-14:24 Doc: 972 Page: 001  
1661 Worthington Road, Ste 100  
West Palm Beach, FL 33409  
Toll Free: (800) 746-2936

10/13/2015

Loan Number [REDACTED]

Diane [REDACTED]  
[REDACTED]  
Port Washington, NY 11050

Property Address:

[REDACTED] Port Washington, NY 11050

**Congratulations!** You are eligible for a Home Affordable Modification. As previously described, if you comply with the terms of the Home Affordable Modification Trial Period Plan, we will modify your mortgage loan and waive all prior late charges that remain unpaid.

The enclosed Home Affordable Modification Agreement ("Modification Agreement") reflects the proposed terms of your modified mortgage.

**How to Accept This Offer:**

## **STEP 1 COMPLETE THE ENCLOSED AGREEMENT**

To accept this offer, you must sign and return both copies of the Modification Agreement to us before 10/29/2015. If the Modification Agreement has notary provisions at the end, you must sign both copies before a notary public and return the notarized copies to us. We encourage you to make a copy of all documents for your records. If you do not send both signed copies of the Modification Agreement by the above date, you must contact us if you still wish to be considered for this program and have your loan modified.

## **STEP 2 MAKE YOUR TRIAL PERIOD PAYMENTS ON TIME**

Your trial period payments in the amount of \$2,470.35 will be due on or before the dates provided within the Trial Period Plan. Be certain to make all trial period payments on or before their dates. If the trial period payments are made after their due dates or in amounts different from the amount required, your loan may not be modified. To ensure that your payments are made on time, please consider enrolling in our free Automatic Clearing House (ACH) program. The ACH program allows you to make automatic monthly payment withdrawals without writing any checks. You can fill out the ACH application included with this agreement or simply log in to your account online at [www.ocwencustomers.com](http://www.ocwencustomers.com) with your User ID and Password and click on the Automatic Payment Withdrawal link.

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*

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NMLS # 1852