



July 10, 2018

TRIAL MODIFICATION PLAN

Customer Name(s): **ROBERT A. [REDACTED]**
 Account Number: [REDACTED]
 Property Address: [REDACTED]
PURLING, NY 12470

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, is pleased to inform you that you have been approved for a Trial Modification Plan (Plan). The terms of the Plan, including payment amounts and due dates, are listed below. In order for SPS to convert this trial modification plan to a permanent modification of your mortgage, you must timely remit all of your payments under the Plan.

Plan Acceptance

To accept the Plan, you must make your First Payment by the date indicated below. **The Plan will become active and valid only if SPS receives the First Payment by the scheduled date of your First Payment under the Plan.**

Plan Payments

Your Plan payments will take the place of your normal monthly mortgage payments during the term of the Plan. **You must make each of the below-listed payments by or before the listed due dates, or the Plan will be cancelled.** Your monthly Plan payments and due dates are as follows:

| Payment | Due Date | Amount |
|-----------|------------|------------|
| Payment 1 | 08/01/2018 | \$1,012.76 |
| Payment 2 | 09/01/2018 | \$1,012.76 |
| Payment 3 | 10/01/2018 | \$1,012.76 |

The monthly plan payment was determined by distributing the total amount to reinstate your account over a 12 month period. Because the total amount to reinstate your account requires a plan payment that exceeds more than two times your contractual payment, a balloon payment will be due at the end of the plan term to reinstate the account.

Form of Payment

You must make your first payment on or before the due date by personal check, EZ pay via telephone or SPS's website, or by certified funds. Certified funds include, Western Union Quick Collect (code city Oswald), cashier's check, money order or wire transfer (contact SPS for wire instructions). Subsequent payments must be made on or before the applicable due date and can be made by personal check, EZ pay via telephone or SPS's website, or by certified funds. Please send payments to:

PO Box 65450 Salt Lake City, UT 84165-0450

Application of Payments

Payments made under the Plan will be applied to amounts due and past due on your account. Funds may be held in a non-interest bearing account until they total an amount that is enough to pay the oldest delinquent monthly payment. Although these payments will not bring your account contractually current, they are required in order for SPS to forbear from proceeding with a foreclosure sale or commencing foreclosure proceedings and in order for SPS to convert this Plan to a permanent mortgage modification.

