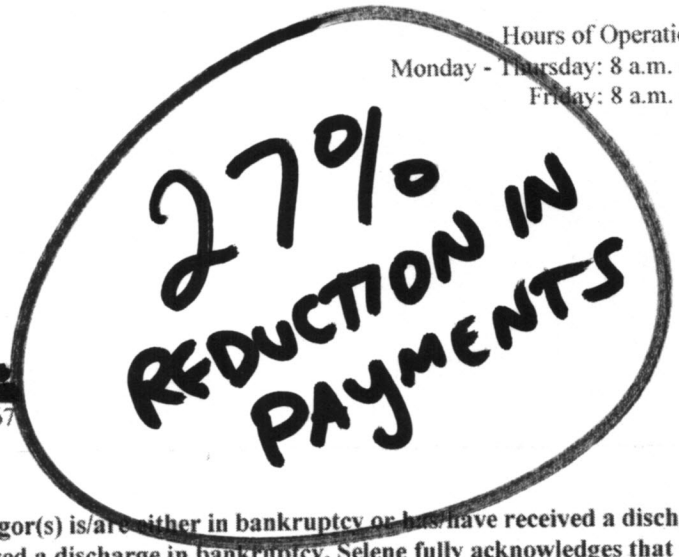
SELENE FINANCE

9990 Richmond Avenue
Suite 400 South
Houston, TX 77042
Telephone (877) 768-3759
Fax (866) 926-5498
www.selenefinance.com

Hours of Operation (CT)
Monday - Thursday: 8 a.m. - 9 p.m.
Friday: 8 a.m. - 5 p.m.



03/05/2018

Law Offices of Kenneth H. Dramer P.C
626 RXR Plaza
Uniondale, NY 11556

Re: Account Number: [redacted]
Mortgagor(s): MICHAEL [redacted]
Property Address: [redacted]
SHIRLEY, NY 11967

Dear MICHAEL [redacted]

Our records indicate the above referenced mortgagor(s) is/are either in bankruptcy or has/have received a discharge in bankruptcy. If the mortgagor(s) has/have received a discharge in bankruptcy, Selene fully acknowledges that the mortgagor(s) has/have no personal liability for the debt. THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY.

Selene Finance LP ("Selene") is pleased to offer you the enclosed Trial Modification Plan ("Agreement") as the first step to retain your home. This is your opportunity to prove that you want to keep the property and can afford to do so. The Agreement is based on certain financial information you provided to us and / or any statements or representations that you made to us directly or through your duly appointed representative or counsel and includes the terms we discussed with you.

Please read the Agreement carefully to ensure that you understand your obligations. You must comply with all of the terms to be considered for a modification or other permanent assistance.

Please pay on or before the due date outlined on the Agreement. Also, you are required to make the first trial payment using a money order, bank certified check, or send a Money Gram payment using code **"6440"**. If the signed Agreement and first trial payment are not received by the date the first installment is due, the Agreement is void. Understand, by signing this Agreement it is your responsibility to maintain records evidencing delivery of any and all payments. The addresses for remitting the payments are:

Via Regular Mail
Selene Finance LP
P.O. Box 71243
Philadelphia, PA 19176-6243

Via Overnight Courier
Selene Finance LP
ATTN: Cashiering Department
9990 Richmond Avenue, Suite 400 South
Houston, TX 77042-1639

Please return the signed and initialed Agreement to Selene no later than 03/19/2018. You may use the enclosed envelope or use one of the other convenient methods listed on the last page. If you do not return the Agreement by 03/19/2018 or if you fail to meet the requirements of this Agreement, we will void the Agreement and pursue all remedies available to us under the Note and Security Instrument. If you have any questions concerning this Agreement, you should contact your Single Point of Contact at (877) 768-3759.

Shiffon Coleman
Loss Mitigation Department
Selene Finance LP

Trial Modification Plan

Re: Mortgagor(s): MICHAEL [redacted]
Property: [redacted] SHIRLEY, NY 11967
Account Number: [redacted]

Mortgagor(s) executed a promissory note (the "Note") and Mortgage/Deed of Trust/Deed to Secure Debt ("Security Instrument") on 11/18/2006 in the amount of $57,185.00 (the "Account").

The Property secures the Mortgage.

Mortgagor(s) is in default under the terms of the Note and Security Instrument.

In consideration of the benefits which Mortgagor(s) and the holder of the Note and Security Instrument (the "Lienholder") may obtain by entering into this Trial Modification Plan (the "Agreement") and for other good and valuable consideration, Mortgagor(s) and Selene Finance LP ("Selene"), on behalf of the Lienholder, agree to the following:

Date	Payment	Applied To
04/01/2018	**$2,336.94**	**Suspense**
05/01/2018	**$2,336.94**	**Suspense**
06/01/2018	**$2,336.94**	**Suspense**
07/01/2018	**$2,336.94**	**Suspense**

Initials: _____ _____