



**Trial Period Plan Notice**

You may be able to make your payments more affordable  
Call 877-808-6144 Ext. 87953 for Immediate Assistance

# LOAN MODIFICATION

June 1, 2013

[Redacted]

Loan No.: [Redacted]

Dear [Redacted]

Wells Fargo Home Mortgage wants to continue to work with you to modify your mortgage and help make your payments more affordable.

**Freddie Mac Loan Modification**

The good news – you may be eligible for a modification offered by Freddie Mac (the owner of your loan). This modification is designed for customers who are struggling with their mortgage payments and may need assistance. In some cases, this is being offered because a customer didn't meet all of the eligibility criteria for a permanent modification under the government's Home Affordable Modification Program (HAMP), or were unable to successfully make payments under HAMP or another modification. For others, this is being offered because they haven't pursued any other modification programs.

With this modification, you will be required to make new affordable payments during a Trial Period. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

**What you need to do**

To accept this offer please call me at the phone number listed below no later than 14 calendar days from the date listed at the top of this letter or send in your first monthly Trial Period payment instead of your normal monthly mortgage payment. If you do not contact me within 14 days or send in your monthly payment by the due date, you will no longer be eligible for this offer. During the 14 day period (when your application is pending) the foreclosure process will not move forward.

You must make new monthly "Trial Period payments" in place of your normal monthly mortgage payment. Send your monthly Trial Period payments - instead of your normal monthly mortgage payments - as follows:

**Trial Period Plan**

1<sup>st</sup> payment: \$2,341.78 by July 1, 2013  
2<sup>nd</sup> payment: \$2,341.78 by August 1, 2013  
3<sup>rd</sup> payment: \$2,341.78 by September 1, 2013

Please note that your Trial Period may extend beyond the dates provided. For that reason, continue making your Trial Period payments in the same amount by the same day of each month you currently make your Trial Period payments until your home preservation specialist advises that you may move forward with a final modification or that you are no longer eligible for a modification.

Some reasons for the extension could be tied to other liens you have on your property that may be required to be cleared prior to final approval of your modification. For example, we may need to receive a subordination agreement from the other lenders so that we can maintain our lien position; or if you have a judgment placed on your property you may be required to pay off the lien. If you fail to provide a subordination agreement from another lender or fail to pay off a judgment lien as required, your modification may be denied even if you pay the Trial Period payments. Also, failure to make all Trial Period payments as outlined above, including if your Trial Period payments were extended will result in your Trial Period Plan being denied.



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