



P.O. Box 619097  
Dallas, TX 75261

Call 1-877-450-8638  
for Immediate Assistance.

450-46016.129.2



[Redacted]  
[Redacted]

CORAM NY 11727

October 10, 2017

Loan #:  
Property Address:

[Redacted]  
[Redacted]  
CORAM NY 11727

# LOAN MODIFICATION

Dear [Redacted]

**Congratulations!** You are approved to enter into a Trial Period 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 1-877-450-8638 or in writing at Mr. Cooper, P.O. Box 619097, Dallas, TX 75261, by 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 11/1/2017.

### 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 1-877-450-8638 or in writing at in writing at Mr. Cooper, P.O. Box 619097, Dallas, TX 75261-9741, 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 the 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.*

<u>Trial Period Plan</u>	
1st payment:	\$2,336.30 due 11/1/2017
2nd payment:	\$2,336.30 due 12/1/2017
3rd payment:	\$2,336.30 due 1/1/2018

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