



REPAYMENT PLAN

October 30, 2018

REPAYMENT PLAN

Re: Customer Name(s): [REDACTED]
ESTATE OF [REDACTED]
Account Number: [REDACTED]
Property Address: [REDACTED]
COHOES, NY 12047

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect, and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

SPS is pleased to inform you that you have been approved for a temporary repayment plan to assist you in making payments against the lien on the above-referenced property. The terms of this repayment plan, which are detailed below, include the payment amounts and steps necessary for you to bring your account contractually current.

Plan Payments

Your trial 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 this Plan will be canceled.** Your Plan payments and due dates are as follows:

Payment	Due Date	Amount
Payment 1	11/23/2018	\$1,483.14
Payment 2	12/23/2018	\$1,483.14
Payment 3	01/23/2019	\$1,483.14
Payment 4	02/23/2019	\$1,483.14
Payment 5	03/23/2019	\$1,483.14
Payment 6	04/23/2019	\$1,483.14
Payment 7	05/23/2019	\$1,483.14
Payment 8	06/23/2019	\$1,483.14
Payment 9	07/23/2019	\$1,483.14
Payment 10	08/23/2019	\$1,483.14
Payment 11	09/23/2019	\$1,483.14
Payment 12	10/23/2019	\$1,483.14
Balloon Payment	11/23/2019	\$56,153.49

