



You may be able to make your payments more affordable!
Call Toll Free at 1-866-519-9242 for Immediate Assistance.

March 30, 2012

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[REDACTED]
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Ramona CA 92065-3003

RE: Loan No. [REDACTED]

Dear Customer(s):

Congratulations! You are approved to enter into a Trial Period Plan under the federal government's Home Affordable Modification Program (HAMP)! 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 modify your mortgage payments.

What you need to do...

1. Send in your monthly Trial Period Plan Payments. To accept this offer, you must make new monthly Trial Period Plan Payments in place of your normal monthly mortgage payment. Your new payment schedule for the term of the Trial Period Plan is as follows:

PLAN	DATE	AMT	PLAN	DATE	AMT
01	05/01/12	1,281.34	02	06/01/12	1,281.34
03	07/01/12	1,281.34			

2. Send your Trial Period Plan Payments on time. If you do not make each Trial Period Plan Payment in the month in which it is due or if you make monthly payments in an amount that is less than the original Trial Period Plan Payment, your loan will not be modified under the Home Affordable Modification Program.
3. Qualification. Provided you remain eligible under HAMP, at the end of the Trial Period Plan and after all your Trial Period Plan Payments are timely made, your mortgage will then be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the Trial Period Plan.) If you have any questions or if you cannot afford Trial Period Plan Payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call call us at 1-866-519-9242 as we may be able to help you.



FREQUENTLY ASKED QUESTIONS - Get the answers you need to some of the most common questions.

Q. What else should I know about this offer?

- * If you make your new Trial Period Plan Payments timely, we will not conduct a foreclosure sale.
- * You will not be charged any fees for this Trial Period Plan or final modification.
- * If your loan is modified, we will waive all unpaid late charges.
- * Your credit score may be affected by accepting a Trial Period Plan or modification. For more information about your credit score, go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>.
- * You may be required to attend credit counseling.
- * If you were discharged in a Chapter 7 bankruptcy proceeding and did not reaffirm your mortgage debt prior to the discharge and subsequent to the execution of your original loan documents, Lender agrees that you will not have personal liability on the debt pursuant to the Trial Period Plan or any subsequent loan modification.

Q. Why is there a Trial Period?

The Trial Period offers you immediate payment relief (and could prevent a foreclosure sale) and gives you time to make sure you can manage the lower monthly mortgage payment. Note: This is only a temporary Trial Period Plan. Your existing loan and loan requirements remain in effect and unchanged during the Trial Period.

Q. How was my new payment for the Trial Period Plan determined?

Your Trial Payment Plan Payment is approximately 31% of your verified total gross monthly income, which we have verified to be \$4,135.00 based on the financial information and documentation you provided. The Trial Payment Plan Payment includes a principal and interest payment and a monthly escrow payment amount of \$332.95 to pay for Escrow Items such as property taxes, insurance and other permissible Escrow Items. If we were able to modify your loan today, based on the financial information and documentation you gave us, we estimate your modified interest rate would be 2.0%. If we modify your loan permanently after the Trial Payment Plan, the interest rate may be different due to a variety of factors that affect the terms of your final modification. If you did not have an escrow account before, the timing of your tax and insurance bills may require payment to be made to cover any such bills when they come due and before sufficient funds have been collected in your escrow account. This results in what is known as an escrow shortage. Your loan has an escrow shortage of \$736.00; this can either be paid in a lump sum when the loan is modified or over the next five (5) years (or sixty (60) months). If you wish to pay the total shortage as a lump sum, please contact us.

Q. When will I know if my loan can be modified permanently and how will the modified loan balance be determined?

Once you have successfully completed the Trial Period Plan and assuming you remain eligible under HAMP, we will send you a modification agreement detailing the terms of the modified loan. Any difference between the amount of the Trial Period Plan Payments and your regular contractual mortgage payments will be added to the balance of your loan along with



Loan No. [REDACTED]

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Important Information

If you do not make your Trial Period Plan Payments you will not qualify for the Home Affordable Modification Program.

Payments may be sent:

- * Via Western Union Quick Collect. When sending payment via Western Union:
 - Use City Code: BLUFF, NE
 - Include your Aurora Bank loan number
 - Funds received after 5:00 PM EST, will be posted the next business day
- * Via the enclosed return envelope to one of the following addresses:

Overnight Delivery Services:

Aurora Bank
Attention: Cashiering
10350 Park Meadows Drive
Littleton, CO 80124

U. S. Postal Services:

Aurora Bank
Attention: Cashiering
PO Box 5180
Denver, CO 80217-5180

If you have further questions about this Trial Period Plan or the HAMP program please call us toll free at 1-866-519-9242. Additionally, the Homeowner's HOPE-Hotline offers free HUD-certified counseling service and is available 24/7 in English and Spanish. Other languages are available by appointment. If you would like to speak with a counselor about the HAMP program, call the Homeowner's HOPE Hotline 1-888-995-HOPE(4673).