

- If you successfully make all of your Trial Period Plan payments, and Return any additional documents that may be required, you may receive a Modification Agreement explaining your loan modification terms that must be signed, notarized and returned to us. At that time, your modification will be officially permanent. (Your existing loan and loan requirements remain in effect and unchanged during the Trial Period Plan.) **We must receive each payment on time and in the month in which it is due. If you miss a payment or do not comply with any of the other terms of your trial period, this offer will end and your loan will not be modified under the Home Affordable Modification Program.** If your last trial period payment is made in the last half of the month it is due, we may extend your Trial Period Plan by an extra month.
- Once you have successfully made each of the payments above by their due dates, you have submitted two signed copies of your modification agreement, and we have signed the modification agreement, your mortgage will be permanently modified in accordance with the terms of your modification agreement.

If you are represented by a bankruptcy attorney, please consult with him or her about how this modification will affect your mortgage and your bankruptcy case. If you are currently in a bankruptcy proceeding, any final modification of your mortgage may require Bankruptcy Court approval. Also, if you are in Chapter 13 bankruptcy, you may also be required to amend your bankruptcy plan. Your bankruptcy attorney can assist you with that process.

If you cannot afford the 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 me at 1.800.669.6650 as we may be able to help you. Additionally, please visit bankofamerica.com/homeloanassistance for more information.

If you are currently in a bankruptcy proceeding, or have previously obtained a discharge of this debt under applicable bankruptcy law, this notice is for information purposes only and not an attempt to impose personal liability for the debt.

Mauricio Machado
Home Loan Team
Bank of America, N.A.

P.S. We want to help you stay in your home. Please make your first Trial Period Plan payment today.

Enclosures: (1) Frequently Asked Questions (2) Additional Trial Period Plan Information and Legal Notices (3) Payment Coupons (4) Home Affordable Modification Program Government Monitoring Data Form (5) Return Envelope

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. However, the purpose of this communication is to let you know about your potential eligibility for a loan modification program that may help you bring or keep your loan current through affordable payments.

Mortgages funded and administered by an Equal Housing Lender.
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