

You're on your way toward an affordable mortgage payment.

To accept our offer, make your first trial period payment today.

[REDACTED]
OCEANSIDE, CA 92057

Loan Number [REDACTED]

March 11, 2011

Dear [REDACTED]

We are pleased to tell you that you are approved to enter into a trial period plan under the Fannie Mae Modification Program. This is the next step toward qualifying for affordable and sustainable mortgage payments. Please read this letter so that you understand all the steps you need to take to permanently modify your mortgage, starting with your first trial period payment.

What you need to do

To accept this offer you must make new monthly Trial Period Plan payments in place of your normal monthly mortgage payments. Each payment must be made in the exact amount of your Trial Period Plan payment. **Send in your monthly Trial Period Plan payments — instead of your normal monthly mortgage payments — as follows:**

1st payment: \$1,216.83	by 04/01/11
2nd payment: \$1,216.83	by 05/01/11
3rd payment: \$1,216.83	by 06/01/11.

Payment coupons are included in this package if you wish to send your payment in the mail, or you can call us at 1.800.669.0102 and we can deduct your payment directly from your checking account. (There are no fees to make your payment by phone during the trial period.)


OFFICE OF
MICHAEL GADDIS

After all trial period payments are timely made, your mortgage will be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) If each payment is not received in the month in which it is due, you will no longer be eligible for a Fannie Mae loan modification and your loan will not be modified. If your last trial period payment is made in the last half of the month it is due, we may elect to extend your Trial Period Plan by an extra month.

If you have any questions, if you cannot afford the trial period payments shown above or if you have decided to leave your home but still want to avoid foreclosure, please call us at 1.800.669.6607 between 8 a.m. - 10 p.m. Eastern, Monday through Friday as we may be able to help you. Also, please review the attached Frequently Asked Questions.

We are glad you have been accepted into a trial period plan with the Fannie Mae Modification Program. Start it today by making your first trial period payment.

Home Loan Team
BAC Home Loans Servicing, LP

Bank of America  Home Loans

Enclosures: (1) Frequently Asked Questions (2) Additional Trial Period Plan Information and Legal Notices (3) Payment Coupons

BAC Home Loans Servicing, LP 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 more affordable payments.

Mortgages funded and administered by an Equal Housing Lender.
Please refer to your original mortgage document for more information.