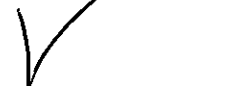


This is your Trial Period Plan.
You're on your way toward
an affordable mortgage payment.

To accept our offer,
make your first payment today.



[REDACTED]
SAN DIEGO, CA 92113

Loan Number: [REDACTED]

October 02, 2012

Dear [REDACTED]:

We are pleased to tell you that **you are approved to enter into a Trial Period Plan under the federal government's Home Affordable Modification Program**. This is the next step toward qualifying for affordable 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 Plan payment.

What you need to do

To accept this offer, you must make new monthly Trial Period Plan payments in the exact amount shown below in place of your normal monthly mortgage payment. Each payment must be made in the exact amount of your Trial Period Plan payment and in a timely manner.


Send in your monthly Trial Period Plan payments — instead of your normal monthly mortgage payments — as follows:

1 st	payment: \$2,145.30 by 11/01/12
2 nd	payment: \$2,145.30 by 12/01/12
3 rd	payment: \$2,145.30 by 01/01/13

- Make each of the above payments on time and in the amount shown. Payment coupons are included in this package if you wish to send your payment in the mail. You can also call 1.800.669.6650 and we can deduct your payment directly from your checking account. (There are no fees to make your payment by phone during your trial period.)
- It is important that you carefully review the enclosed *Frequently Asked Questions and Additional Trial Period Plan Information and Legal Notices*.
- 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 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.



[REDACTED]
Home Loan Team
Bank of America, N.A.

Bank of America  Home Loans

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

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.
 Protect your personal information before recycling this document.



THE LAW OFFICES OF
MICHAEL GADDIS