

**Start your loan modification with a trial period mortgage payment of \$1,399.96.**

**Call 1.800.669.6650 today.**

[REDACTED]  
[REDACTED]  
TEMECULA, CA 92592

Loan Number: [REDACTED]

January 20, 2010

Dear [REDACTED]

Thank you for recently taking the time to speak with us and for providing a portion of your financial information in order to start your three-month trial period for your mortgage loan modification. We want to help you stay in your home, and under the Federal Government's Home Affordable Modification Program, we may be able to provide a more affordable mortgage payment.

For a three-month trial period, instead of making your existing mortgage payment, you will now make the new trial period mortgage payment of \$1,399.96. Your next step in this process is to make the first month's trial period mortgage payment of \$1,399.96 today.

In the next few days, you will receive a package with additional details and documents that you need to return to us so we can complete the three-month trial modification process and determine your eligibility for the permanent modification of your loan. **There are no fees associated with this program.** If we determine that you are not eligible for a permanent modification under the Home Affordable Modification Program, we will contact you to review other options.

Get started by making your first trial period mortgage payment of \$1,399.96 today. It's as easy as calling us at 1.800.669.6650 or mailing your payment in the enclosed envelope. If you have already made your first payment, please disregard this letter. You will receive a package from us soon with details regarding your next steps in completing the trial modification process.

Sincerely,



Ken Scheller  
Senior Vice President  
Home Retention Division  
BAC Home Loans Servicing, LP



***P.S. Please make your first of three trial period mortgage payments today by calling 1.800.669.6650 or mailing your payment in the enclosed envelope. Please reference your loan number, 47417064.***

Mortgages funded and administered by an Equal Housing Lender.  
Protect your personal information before recycling this document.

Please detach and include with your new trial period mortgage payment in the enclosed envelope.

**Bank of America**  Home Loans

**TEMECULA, CA 92592**

Send your payment to:

Loan # [REDACTED]  
Enclosed is my new trial period mortgage payment of **\$1,399.96**

BAC Home Loans Servicing, LP  
Payment Processing  
PO Box 660833  
Dallas, TX 75266-0833

**IMPORTANT NOTICE TO HELP YOU AVOID FORECLOSURE SCAMS**

Beware of Foreclosure Rescue Scams. Help is free from your mortgage servicer!

- This program is only available to you through your mortgage servicer – BAC Home Loans Servicing, LP.
- There is never a fee to get assistance or information about the Home Affordable Modification Program from your mortgage servicer or a HUD-approved housing counselor. For a HUD-approved counselor, visit <http://www.hud.gov/offices/hsg/sfh/hcc/fo/>
- Beware of any person or organization that asks you to pay a fee in exchange for housing-counseling services or modification of a delinquent loan.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage servicer to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage servicer without their approval.



THE LAW OFFICES OF  
**MICHAEL GADDIS**

