



HELPING YOU STAY IN YOUR HOME.



You may be able to make your payments more affordable!
Call 1-877-450-8638 for Immediate Assistance.

05/20/2012

Loan#:

CHULA VISTA CA 91910

Dear

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification Program. 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 take to modify your mortgage payments.

To Suspend Foreclosure

Nationstar Mortgage must be contacted at 1-877-450-8638, or in writing, or alternatively the first payment must be submitted no later than 06/02/12 to indicate intent to accept this offer. If we receive payment by 06/02/12, we will not refer your loan to foreclosure, or if your loan has already been referred to foreclosure, we will suspend foreclosure. However, if you do not make your first Trial Period payment by the date referenced below, foreclosure proceedings may continue.

What you need to do...

To accept this offer, you must make new monthly "trial period payments" in place of your normal monthly mortgage payment. Send your monthly trial period payments—instead of your normal monthly mortgage payment—as follows:

1st payment	\$1645.24	due 07/01/2012
2nd payment	\$1645.24	due 08/01/2012
3rd payment	\$1645.24	due 09/01/2012

After all trial period payments are timely made and you have submitted all the required documents, your mortgage would then be permanently modified, provided the loan still meets all program requirements. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each payment is not received by Nationstar Mortgage LLC in the month in which it is due, this offer will end and your loan will not be modified under the Making Home Affordable program.**

If you have any questions or if you cannot afford the trial period 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, your Assigned Foreclosure Prevention Specialist is Rhonda McDonald and can be reached at (800) 766-7751 EXT. 3410, Monday through Friday, between 8:00 a.m. and 5:00 p.m. (CST) or via mail at the above listed mailing address. The "Frequently Asked Questions" document will also provide you with valuable information.

www.MyNationstarMtg.com

Sincerely,

Nationstar Mortgage LLC

Attachments: (1) Frequently Asked Questions; (2) Additional Trial Period Plan Information and Legal Notices; (3) Trial Period Plan Notice (Verified Income)

The Making Home Affordable program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we – your mortgage servicer – and the Federal Government are working to offer you options to help you stay in your home.

IMPORTANT PROGRAM INFO

Here's additional information you need to know about the Home Affordable Modification Program.

Additional Trial Period Plan Information and Legal Notices

The terms of your trial period plan below are effective on the day you make your first trial period payment, provided you have paid it on or before 07/01/2012. You and we agree that:

We will not proceed to foreclosure sale during the trial period, provided you are complying with the terms of the trial period plan, except as detailed below:

- During the trial period, any pending foreclosure action or proceeding will not be dismissed and may be immediately resumed if you fail to comply with the terms of the trial period plan or do not qualify for a modification. A new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will not be necessary to continue the foreclosure action (foreclosure notices). You waive any and all rights to receive such foreclosure notices to the extent permitted by applicable law. However, if your property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and foreclosure may proceed if you do not make each and every trial period payment that is due through the end of the month preceding the month in which the foreclosure sale is scheduled to occur. For example, if a foreclosure sale is scheduled in February and you do not make your January and any earlier required trial period payment by the end of January, the foreclosure sale may proceed in these four states. If a foreclosure sale occurs pursuant to this provision, the trial period plan will be deemed to have terminated.

During the trial period, we may accept and post your trial period payments to your account and it will not affect foreclosure proceedings that have already been started.

- The servicer's acceptance and posting of your new payment during the trial period will not be deemed a waiver of the acceleration of your loan or foreclosure action and related activities, and shall not constitute a cure of your default under your loan unless such payments are sufficient to completely cure your entire default under your loan.

If your monthly payment did not include escrows for taxes and insurance, you are now required to do so:

- You agree that any prior waiver that allowed you to pay directly for taxes and insurance is revoked. You agree to establish an escrow account and to pay required escrows into that account.

Your current loan documents remain in effect; however, you may make the trial period payment instead of the payment required under your loan documents:

- You agree that all terms and provisions of your current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms; and that nothing in the trial period plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.