



HELPING YOU STAY IN YOUR HOME.



a division of OneWest Bank®, FSB

*You may be able to make your payments more affordable.
Act now to get the help you need!*

January 12, 2011

Ramona, CA 92065

Loan #: [REDACTED]
Investor Loan #: [REDACTED]
Reference #: [REDACTED]
Property Address: [REDACTED]

Ramona, CA 92065

Call Toll Free
Mon. - Fri.: 8 a.m. - 9 p.m. (EST)
Sat: 9 a.m. - 6 p.m. (EST)

Dear [REDACTED]

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification Program! This is the first step towards lowering your mortgage payments. Please read this letter so that you understand all the steps you need to take now to lower your mortgage payments permanently.

What you need to do:

To accept this offer, you must make your first monthly trial period payment * To qualify for a permanent modification, you must make the following trial period payments in a timely manner:

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- 1st payment: \$1,869.65 by 3/1/2011
- 2nd payment: \$1,869.65 by 4/1/2011
- 3rd payment: \$1,869.65 by 5/1/2011

After all trial period payments are timely made and you have submitted all the required documents, 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 by IndyMac Mortgage Services 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, please call us at **1.800.501.6056** as we may be able to help you. (Also, please review the attached "Frequently Asked Questions.")

The Making Home Affordable program was created to help millions of homeowners reduce or modify their mortgages. As part of the program, Fannie Mae (the guarantor of your loan), your servicer, and the Federal Government are working to offer you options to help you stay in your home.

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

Beware of Foreclosure Rescue Scams. Help is free!

- There is never a fee to get assistance or information about the Making Home Affordable program from your lender or a HUD-approved housing counselor
 - For a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsgia/hhcc/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 company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.



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