

HELPING YOU STAY IN YOUR HOME.

 MAKING HOME AFFORDABLE

IndyMac Mortgage Services

a division of OneWest Bank®, FSB

**You may be able to modify your mortgage.
Call 1.800.864.1660 for Immediate Assistance.**

February 19, 2013

[REDACTED]
[REDACTED]
Vista, CA 92084

Expiration Date: 4/30/2013

Loan #: [REDACTED]

Investor Loan #: [REDACTED]

Reference #: [REDACTED]

MAT Instance #: 4

Property Address: [REDACTED]
Vista, CA 92084

Call Toll Free: [REDACTED]
Monday — Friday, 8 a.m. — 9 p.m. (EST)
Saturday, 9 a.m. — 6 p.m. (EST)

Visit our website at www.indymacmortgageservices.com

Dear [REDACTED],

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification Program. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To accept this offer, you must take one of the following actions by 4/30/2013:

- Sign the "Additional Trial Period Plan Information and Legal Notices;"
- Contact us with your intent to accept this offer; or
- Make your first trial period payment

To qualify for a permanent modification, you must make the following trial period payments in a timely manner:

1st payment: \$1,900.01 by 4/1/2013
2nd payment: \$1,900.01 by 5/1/2013
3rd payment: \$1,900.01 by 6/1/2013

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 terms described in this offer.**

If you have any questions or if you cannot afford the trial period payments shown above but want to keep your property, or if you have decided to leave your property but still want to avoid foreclosure, please call us at **1.800.864.1660** as we may be able to help you. (Also, please review the attached "Frequently Asked Questions.")

The Home Affordable Program was created to help millions of homeowners who are currently facing financial difficulties. This program is designed to help you keep your home and the costs remain low. We are here to help you in any way we can.

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices

Reference #: [REDACTED] 23220-02142013

WLS_12241

This is a communication from a debt collector attempting to collect a debt. 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/hsg/sfh/hcc/fcl/>, or call the toll-free housing counseling telephone referral service at 1.800.569.4287.
- 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.



THE LAW OFFICES OF
MICHAEL GADDIS



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