

**HELPING YOU STAY IN YOUR HOME.**



*You may be able to make your payments more affordable.*

**Act now to get the help you need!**

Call 1.888.818.6032 for Immediate Assistance.



February 11, 2013

[Redacted]  
[Redacted]  
OCEANSIDE, CA 92056

Account Number: [Redacted]  
Property Address: [Redacted]  
OCEANSIDE, CA 92056

Dear Customer(s),

**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.

**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:

- 1<sup>st</sup> payment: \$1,990.87 by 03/01/2013
- 2<sup>nd</sup> payment: \$1,990.87 by 04/01/2013
- 3<sup>rd</sup> payment: \$1,990.87 by 05/01/2013

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 Select Portfolio Servicing, Inc. (SPS) 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.**

**Payment must be made on or before the applicable due date by certified funds. Certified funds include, Western Union Quick Collect, cashier's check or money order. Overnight payments can be mailed directly to:**

Select Portfolio Servicing, Inc.  
Attn: Remittance Processing  
3815 South West Temple  
Salt Lake City, UT 84115-4412

**If remitting payment via Western Union Quick Collect, please reference the loan number and deliver to Code City: Oswald; Code State: UT.**

Your assigned Relationship Manager, [Redacted] can be reached toll free at ([Redacted]) Ext. [Redacted] or by email at relationshipmanager@spservicing.com.

At SPS, any of our trained servicing representatives can assist you with answers to your questions about the status or history of your account, document requirements, or any of our available loan resolution options. 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 **1.888.818.6032** as we may be able to help you. (Also, please review the attached "Frequently Asked Questions.")

Sincerely,

Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, hágala traducir. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta llamando al teléfono (800) 831-0118 y marque la opción 2.**

**This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.**

Minnesota – This collection agency is licensed by the Minnesota Department of Commerce  
New York City – Collection Agency License #1170514



# THE LAW OFFICES OF MICHAEL GADDIS

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

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.