

Bank of America, N.A.  
5401 N. Beach Street  
Mail Stop: TX2-977-01-34  
Fort Worth, TX 76137

January 17, 2014

[REDACTED]  
[REDACTED]  
Riverside, CA 92501

[REDACTED]  
[REDACTED]  
Perris, CA 92570

Loan Number: [REDACTED]

Dear [REDACTED]

**Congratulations! You are approved for a trial modification.**

**Make your first trial payment to accept this trial loan modification offer.**

We are pleased to inform you that you are approved to start a Trial Period Plan under the following program; **Bank of America Loan Modification Program** . This is the next step toward qualifying for affordable mortgage payments.

Please note that if you qualify for this program, approval from the Bankruptcy Court will also be required.

Please read the information below so that you understand all the steps you need to take to permanently modify your mortgage through this program.

MICHAEL GADDIS

**How to accept this offer**

To accept this offer, please make your first Trial Period Plan payment by 03/01/14. The payment must be in the exact amount of your Trial Period Plan payments. In order to receive your permanent modification, it is very important that you make your payments on time and in the right amount.

**Send in your monthly Trial Period Plan payments as follows:**

Trial Period Plan	
•	1 <sup>st</sup> payment: \$2,374.11 by 03/01/14
•	2 <sup>nd</sup> payment: \$2,374.11 by 04/01/14
•	3 <sup>rd</sup> payment: \$2,374.11 by 05/01/14

If you are in bankruptcy and are required to receive Bankruptcy Court approval of the modification, you may continue making your monthly Trial Period Plan payments until you receive approval. If you are currently making your mortgage payments to a Trustee, please note that all funds we receive from the Trustee during the loan modification review, trial period, and court approval process will be applied and credited to your account if you are in an active bankruptcy.

Since you are required to make your regular monthly mortgage payment to a Chapter 13 Trustee, you should continue to forward your monthly payment to the Chapter 13 Trustee.

[REDACTED]