



**CMS Trial Period Plan Agreement**

Date: 01/27/14

Loan Number: [REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
VISTA CA 92084-0000

Property Address:  
[REDACTED]  
VISTA CA 92084-0000

Dear Mortgagor(s),

Congratulations! You are approved to enter into a Trial Period Plan ("TPP") with Carrington Mortgage Services, LLC ("CMS"), current servicer and authorized agent for [REDACTED] ("Lender"). This is the first step toward qualifying for more affordable mortgage payments. Please read this Agreement so that you understand all of 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:

Schedule	Trial Amount	Due By
1 <sup>st</sup> payment	\$2875.00	03/01/14
2 <sup>nd</sup> payment	\$2875.00	04/01/14
3 <sup>rd</sup> payment	\$2875.00	05/01/14

You shall submit all payments in the form of funds acceptable to CMS. If your account is currently in foreclosure or otherwise requires CERTIFIED FUNDS then you must pay the amount due by using any one of the method of payments listed below through Western Union, MoneyGram, or Certified Funds made payable to Carrington Mortgage Services, LLC .

Carrington Mortgage Services, LLC 1610 E. St. Andrew Place, Ste. B150 Santa Ana, CA 92705	Western Union: Quick Collect City Code: [REDACTED] State Code: CA	MoneyGram Receive Code: [REDACTED]
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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) Please be advised that if each payment is not received by CMS 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 our Home Retention Department at 1.866.874.5860 as we may be able to help you

Sincerely,

Home Retention Department  
Carrington Mortgage Services, LLC