



HELPING YOU STAY IN YOUR HOME.



You may be able to make your payments more affordable
Call 877-458-8418 Ext. 31775 for immediate assistance



January 31, 2014

[Redacted address]

POMONA, CA 91766

Loan No.: [Redacted]

Dear [Redacted]

Congratulations! You are approved to enter into a Trial Period Plan under the federal government's 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, please call us at the phone number listed on this letter no later than 14 calendar days from the date listed at the top of this letter or please send in your new payment by the due date, as listed below, instead of your normal monthly mortgage payment.

- 1st payment: \$1,381.98 by March 1, 2014
- 2nd payment: \$1,381.98 by April 1, 2014
- 3rd payment: \$1,381.98 by May 1, 2014

Property value used to make this decision: \$279,000.00
Total income used to make this decision: \$4,458.00

Please note that your trial period may extend beyond the dates provided. For that reason, continue making your trial period payments in the same amount by the same day of each month you currently make your trial period payments until your home preservation specialist advises that you may move forward with a final modification or that you are no longer eligible for HAMP.

Some reasons for the extension could be tied to other liens you have on your property that may be required to be cleared prior to final approval of your modification. For example, we may need to receive a subordination agreement from the other lenders so that we can maintain our lien position; or if you have a judgment placed on your property you may be required to pay off the lien. If you fail to provide a subordination agreement from another lender or fail to pay off a judgment lien as required, your modification may be denied even if you pay the trial period payments. Also, failure to make all trial period payments as outlined above, including if your trial period payments were extended will result in your Trial Period Plan being denied.

What you need to know about foreclosure

If your payments are not received by 30 days after the payment due dates specified in this letter, collection activity and/ or foreclosure proceedings may resume and you may see steps being taken in foreclosure proceedings or receive notices from a third-party attorney.

After all trial period payments are timely made and you have submitted all the required documents, your mortgage may be modified. However, if you are in active bankruptcy any conversion to a modification is conditioned on obtaining the bankruptcy court's approval to modify the mortgage or release of the mortgage from inclusion in the bankruptcy. (Your existing loan and loan requirements remain in effect and unchanged during the trial period). **If each payment is not received by America's Servicing Company in the month in which**



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