

HELPING YOU STAY IN YOUR HOME.

MAKING HOME AFFORDABLE



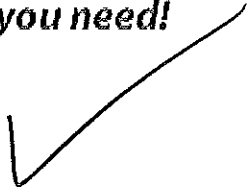
You may be able to make your payments more affordable.

Act now to get the help you need!

November 21, 2013

[Redacted]  
VALLEY CENTER, CA 92082

Loan #: [Redacted]  
Property Address:  
[Redacted]  
VALLEY CENTER, CA 92082



Dear [Redacted]

**Congratulations!** You are eligible for a Home Affordable Modification. As previously described, if you comply with the terms of the Home Affordable Modification trial period plan, we will modify your mortgage loan and waive all prior late charges that remain unpaid.

The enclosed Home Affordable Modification Agreement ("Modification Agreement") reflects the proposed terms of your modified mortgage.

How to Accept This Offer:

**STEP 1 COMPLETE AND RETURN THE ENCLOSED AGREEMENT BY THE DUE DATE**

To accept this offer, you must sign and return both copies of the Modification Agreement to us in the enclosed, pre-paid envelope by December 1, 2013. If the Modification Agreement has notary provisions at the end, you must sign both copies before a notary public and return the notarized copies to us. We encourage you to make a copy of all documents for your records. If you do not send both signed copies of the Modification Agreement by the above date, you must contact us if you still wish to be considered for this program and have your loan modified.

**STEP 2 CONTINUE TO MAKE YOUR TRIAL PERIOD PAYMENTS ON TIME**

Be certain to make any remaining trial period payments on or before the dates they are due. If the trial period payments are made after their due dates or in amounts different from the amount required, your loan may not be modified.

To better understand the proposed terms of your modified mortgage, please read the attached summary of your modified mortgage and the Modification Agreement.

Once your first mortgage is permanently modified under HAMP if you have a second mortgage on the same property, you may be eligible for a modification on your second mortgage under the Second Lien Modification Program (2MP). Please visit [www.MakingHomeAffordable.gov/programs/second-mortgage-help/Pages/default.aspx](http://www.MakingHomeAffordable.gov/programs/second-mortgage-help/Pages/default.aspx) to see if your second mortgage servicer is participating in 2MP. If your second mortgage servicer is participating, you should hear from them within 60 days. If not, please contact them directly to see if you are eligible for a modification.

We look forward to hearing from you no later than December 1, 2013.

Sincerely,  
NATIONSTAR MORTGAGE LLC  
[Redacted] Assigned Foreclosure Prevention Specialist  
(888)850-9398 EXT. [Redacted]  
350 Highland Drive  
Lewisville, TX 75067

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.

Attachments: Summary of Your Modified Mortgage, Two copies of the Modification Agreement



MCL-365-09-08

**HOME AFFORDABLE MODIFICATION TRIAL PERIOD PLAN**  
(FHA-Insured Loan) (Partial Claim Required)

**Trial Period Plan Effective Date:** December 1, 2013

**Borrower ("I"):** [REDACTED]

**Lender/Servicer ("Servicer"):** Bank of America, N.A.

**Date of First-Lien Security Instrument ("Mortgage") and Note ("Note"):** April 8, 2009

**Loan Number:** [REDACTED]

**Property Address ("Property"):** [REDACTED], Temecula, CA 92592

If I am in compliance with this Home Affordable Modification Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true and correct in all material respects, the Servicer will provide me with a Partial Claim and FHA-Home Affordable Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would bring my loan current and amend and supplement (1) the Mortgage or Deed of Trust on the Property and (2) the Note secured by the Mortgage or Deed of Trust. The Mortgage (or Deed of Trust) and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents. If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

**1. My Representations.** I certify, represent to Servicer, and agree:

- A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result (a) I am either in default or (b) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments.
- B. I live in the Property as my principal residence. The Property has not been condemned.
- C. There has been no change in the ownership of the Property since I signed the Loan Documents.
- D. I have provided documentation for all income that I receive. I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Plan.
- E. Under penalty of perjury, all documents and information I provide to Servicer in connection with this Plan, including the documents and information regarding my eligibility for FHA-HAMP, are true and correct.

**2. The Trial Period Plan.** On or before each of the following due dates, I will pay the Servicer the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums, and certain other fees, if any, of U.S. \$1,521.13.

Trial Period Payment Number	Trial Period Payment Amount	Due Date On or Before
1	\$1,521.13	12/01/13
2	\$1,521.13	01/01/14
3	\$1,521.13	02/01/14

The Trial Period Payment estimates the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the full term of the Plan (the "Trial Period"), I understand and acknowledge that:

- A. **TIME IS OF THE ESSENCE** under this Plan. This means I must make all payments on or before the days that they are due.



**SUMMARY**

Here is a summary of your modified mortgage.

**NEW PRINCIPAL BALANCE.** Any past due amounts as of the end of the trial period, including unpaid interest, real estate taxes, insurance premiums, and certain assessments paid on your behalf to a third party, will be added to your mortgage loan balance. In addition, your mortgage insurance premium may increase as a result of the higher mortgage loan balance. **If you fulfill the terms of the trial period including, but not limited to, making any remaining trial period payments, we will waive ALL late charges that have accrued and remain unpaid at the end of the trial period.**

**INTEREST RATE.** The interest rate on your modified loan will be adjusted as noted in the attached Modification Agreement in Section 3.C.

**TERM EXTENSION.** To reduce your mortgage payment, we will extend the term of your mortgage. This means we will spread your payments over a longer period.

**DEFERRAL OF PRINCIPAL.** To further reduce your mortgage payment, we will defer collection of and not collect interest on \$164,158.30 of your outstanding principal. You will not be required to make monthly payments on that portion. This portion of principal will be due when you pay off the modified loan, which will be when you sell or transfer an interest in your house, refinance the loan, or when the last scheduled payment is due.

**ESCROW ACCOUNT.** The terms of your Modification Agreement require the servicer to set aside a portion of your new monthly payment in an escrow account for payment of your property taxes, insurance premiums and other required fees. Any prior waiver of escrows by your lender is no longer in effect. NATIONSTAR MORTGAGE LLC will draw on this account to pay your real estate taxes and insurance premiums as they come due. Please note that your escrow payment amount will adjust if your taxes, insurance premiums and/or assessment amounts change, so the amount of your monthly payment that NATIONSTAR MORTGAGE LLC must place in escrow will also adjust as permitted by law. This means that your monthly payment may change. Your initial monthly escrow payment will be \$1,044.04. This amount is included in the loan payment noted in Section 3.C. of the enclosed Modification Agreement; you do not need to remit this amount separately.

**ESCROW SHORTAGE.** Due to the timing of your tax and insurance payments, we have determined that there is a shortage of funds in your escrow account in the amount of \$1,497.48. You may pay this amount over a 5-year (60 months) period. This monthly payment has already been included in the monthly escrow payment stated above. **If you wish to pay the total shortage now in a lump sum, please contact us. Paying this amount now in a lump sum will reduce your new monthly mortgage payment.**

**PAYMENT SCHEDULE.** The enclosed Modification Agreement includes a payment schedule in Section 3.C. showing your payment plan for the life of your modified loan after the trial period.

**FEES.** There are no fees or other charges for this modification.

**REPRESENTATIONS.** Please read the enclosed Modification Agreement carefully and make sure that you understand it and that the statements set forth in the "My Representations" section are true and accurate. If you have any questions, please contact us at 1-888-366-1119.



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MCL-309-09-08