

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

June 27, 2014

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██████████

Loan Number: ██████████

Dear ██████████:

We are pleased to inform you that you are approved to start a Trial Period Plan under the following program: **Home Affordable Modification Program**. This is the next step toward qualifying for affordable mortgage payments.

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

How to accept this offer

To accept this offer, you must make your first Trial Period Plan payment by 08/01/2014. Instead of your normal monthly mortgage payments, you must pay 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 instead of your normal monthly mortgage payments as follows:

Trial Period Plan	
•	1 st payment: \$2,004.13 by 08/01/2014
•	2 nd payment: \$2,004.13 by 09/01/2014
•	3 rd payment: \$2,004.13 by 10/01/2014

What you need to know

- Please carefully review the enclosed *Frequently Asked Questions* and *Additional Trial Period Plan Information and Legal Notices*.
- You have the following ways to make your trial payments. To pay by mail, use the payment coupons included in this package. To pay by phone, please call 1.800.669.6650 and we will help you reach our payment processing department. The payment may be able to be deducted directly from your checking account, if applicable. (There are no fees to make your payment by phone during the trial period.)

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