



May 8th, 2014



Re: [REDACTED]

Dear [REDACTED]

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, you are approved to enter into a conditional Trial Period Plan under the federal Home Affordable Modification Program (HAMP). This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important that you read this information in its entirety so that you completely understand the actions you need to take to successfully complete the trial period and permanently modify your mortgage.

To Suspend Foreclosure

You must contact us at 1-800-700-3000 ext. 1173 or in writing at the address provided below, or alternatively submit your first payment by no later than May 22nd, 2014 to indicate your intent to accept this offer. If you contact us or make payment by May 22nd, 2014 to indicate your intent to accept this offer, we will not refer your loan to foreclosure or if your loan has been referred to foreclosure, we will suspend foreclosure. However, if you do not make your first Trial Period payment by the date referenced below, foreclosure proceedings may continue.

To Accept This Offer

You must make your first trial period payment by no later than **June 1st, 2014**.

Make Trial Period Payments

To successfully complete the trial period, you must make the trial period payments below.

- **First payment:** \$1174.06000 by June 1st, 2014
- **Second payment:** \$1174.06000 by July 1st, 2014
- **Third payment:** \$1174.06000 by August 1st, 2014

Please send your trial period payments to:

**Home Financing Center
400 University Drive, Suite 300
Coral Gables, Florida 33134**

If you have questions about your trial period or permanent modification requirements, please contact us at **1-800-700-3000 ext. 1173**.