



PO Box 2008; Grand Rapids, MI 49501-2008

February 24, 2014

L481AD.1

C/O ARCIA, OMAR J  
3350 SW 148TH AVE #405  
MIRAMAR, FL 33027

**You may be able to make your payments more affordable!**

**Call 866.570.5277 today.**

Loan number [REDACTED], serviced by Seterus, Inc.

Dear [REDACTED]

We want to continue to work with you to modify your mortgage and help make your payments more affordable.

**Fannie Mae Loan Modification**

The good news – you may be eligible for a modification offered by Fannie Mae (the owner of your loan). This modification is designed for borrowers, like you, who for some reason did not meet all of the eligibility criteria for a permanent modification under the government’s Home Affordable Modification Program (HAMP), or were unable to successfully make payments under a HAMP modification or another modification.

With this modification, you will be required to make new affordable payments during a trial period. 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, you must make your first scheduled “trial period payment” under your Trial Period Plan (described below). To qualify for a permanent modification, you must make the following trial period payments in a timely manner as specified in the Trial Period Plan below – instead of your regularly scheduled mortgage payments:

Trial Period Plan		
Payment Number	Payment Amount	Due Date
1st payment	\$1,625.22	4/1/2014
2nd payment	\$1,625.22	5/1/2014
3rd payment	\$1,625.22	6/1/2014

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office’s phone number is 888.738.5576. **NEW YORK CITY:** 1331537, 1340663, 1340148. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

# seterus™

Loan Number: 18872412  
Borrower Name: CASTRO, DELIANA  
Due Date: 4/1/2014  
Trial Payment Due: \$1,625.22  
Mortgage Insurance Due: \$130.17  
Total Amount Due: \$1,755.39  
Total Enclosed: \_\_\_\_\_

*Return this coupon with your payment to:*

Seterus, Inc.  
PO Box 11790  
Newark, NJ 07101-4790

*Please write your loan number on your check  
and make it payable to Seterus, Inc.*

*If you have any questions, please contact us at 866.570.5277.*

---

# seterus™

Loan Number: 18872412  
Borrower Name: CASTRO, DELIANA  
Due Date: 5/1/2014  
Trial Payment Due: \$1,625.22  
Mortgage Insurance Due: \$130.17  
Total Amount Due: \$1,755.39  
Total Enclosed: \_\_\_\_\_

*Return this coupon with your payment to:*

Seterus, Inc.  
PO Box 11790  
Newark, NJ 07101-4790

*Please write your loan number on your check  
and make it payable to Seterus, Inc.*

*If you have any questions, please contact us at 866.570.5277.*

---

# seterus™

Loan Number: 18872412  
Borrower Name: CASTRO, DELIANA  
Due Date: 6/1/2014  
Trial Payment Due: \$1,625.22  
Mortgage Insurance Due: \$130.17  
Total Amount Due: \$1,755.39  
Total Enclosed: \_\_\_\_\_

*Return this coupon with your payment to:*

Seterus, Inc.  
PO Box 11790  
Newark, NJ 07101-4790

*Please write your loan number on your check  
and make it payable to Seterus, Inc.*

*If you have any questions, please contact us at 866.570.5277.*

OPTION	ELIGIBILITY
Repayment	Denied. Your loan does not meet the delinquency requirements of the program. (Eligible loans must be between 30 and 90 days delinquent.)
Forbearance	Denied. You are not eligible for a forbearance plan at this time because you do not meet the eligibility criteria for an unemployment or general hardship plan set forth below. For an unemployment forbearance plan, you must be unemployed and meet all of the following: The property is your primary residence and is not vacant, condemned, or abandoned. You have not previously declined a forbearance plan. Your current mortgage payment exceeds the monthly mortgage to gross income ratio requirement. The plan does not result in you becoming more than 12 months past the contractual payment due date. If you are already on an unemployment forbearance plan, you did not meet one or more of the above eligibility requirements or you exceeded the maximum cash reserve requirement to qualify for an extension. For a general hardship forbearance plan, you must meet all of the following: You must be at risk of defaulting or be 90 days or less past due. Your current mortgage payment must exceed the monthly mortgage to gross income ratio requirement. We must be able to get a plan payment within the program parameters. In addition, you must meet at least one of the following: A hardship exists due to costs associated with certain drywall problems on the property securing your loan. The drywall must have been new when installed and installed between 2001 and 2008. You or a co-borrower is a U.S. service member injured on active duty, which is impacting your ability to pay your mortgage payment. You are unable to make your mortgage payment due to the death of a borrower or family member of a borrower who contributed at least 25% to the mortgage payment. You have a hardship due to a natural disaster against which you were not insured. You have an unavoidable reduction in income of at least 50%. You have an involuntary distant transfer of employment, including permanent change of station orders. You have a hardship caused by divorce or separation, and you were legally awarded the property. You have a hardship due to an illness against which you were not insured or have a pending settlement of a disability or major medical claim. You have a hardship but have substantial equity in the property, which is listed for sale.
Cap and Extend Modification	Denied. Your loan does not meet the delinquency requirements of the program. Eligible loans are between 60 days delinquent to 6 months delinquent.
Home Affordable Modification Program (HAMP®)	Denied. You are ineligible for the Home Affordable Modification Program because your current payment, including principal, interest, taxes, insurance and home owners association fees (where applicable) does not exceed 31% of your gross monthly income which is a requirement of the program
Mod24 Modification	Denied. Your current payment, including principal, interest, taxes, insurance and home owners association fees (where applicable) does not