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You may be able to make your payments more affordable!
Call Toll Free at 1-800-550-0509 for Immediate Assistance.

August 09, 2011

Sunland CA 91040-3349

RE: Loan No.

Dear Customer(s):

Congratulations! You are approved to enter into a Trial Period Plan under the federal government's Home Affordable Modification Program (HAMP)! 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 modify your mortgage payments.

What you need to do...

1. Send in your monthly Trial Period Plan Payments. To accept this offer, you must make new monthly Trial Period Plan Payments in place of your normal monthly mortgage payment. Your new payment schedule for the term of the Trial Period Plan is as follows:

PLAN	DATE	AMT	PLAN	DATE	AMT
01	09/01/11	1,934.94	02	10/01/11	1,934.94
03	11/01/11	1,934.94			

2. Send your Trial Period Plan Payments on time. If you do not make each Trial Period Plan Payment in the month in which it is due or if you make monthly payments in an amount that is less than the original Trial Period Plan Payment, your loan will not be modified under the Home Affordable Modification Program.
3. Qualification. Provided you remain eligible under HAMP, at the end of the Trial Period Plan and after all your Trial Period Plan Payments are timely made, your mortgage will then be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the Trial Period Plan.) If you have any questions or if you cannot afford Trial Period Plan Payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call call us at 1-800-550-0509 as we may be able to help you.