

Bank of

Oliver

6/13/2011

Trial Period Plan Effective Date: 7/1/2011

LOS ANGELES, CA 91344

Loan #:

Dear

Congratulations. We have determined that you are eligible for a trial modification. Enclosed is your Trial Period Plan. If you successfully complete the trial modification, your permanent modification may be similar in terms/payments, pending final review at the time of the permanent modification. Also enclosed is a Frequently Asked Questions document which is provided to help you understand the program.

After you successfully complete your Trial Period Plan by making three trial payments, we will contact you to discuss the terms of your permanent modification. A Permanent Loan Modification Agreement will be sent to you that you will need to sign and return before your loan will be permanently modified.

To participate in the Trial Period Plan, make your first month's trial period mortgage payment in the amount of \$3,885.72 as soon as possible, but in no event later than 30 calendar days after 7/1/2011. **These payments should be sent instead of, not in addition to your normal monthly mortgage payment.** Please send your payments where you would normally send your mortgage payment. **For faster processing, you can provide payment over the phone at no additional cost by calling 1-888-325-5357.**

Please read the enclosed documents carefully, and follow the instructions for making payments, and keep a copy of all documents for your records. If you have any questions or concerns, please call us at 1-888-325-5357.

Sincerely,

Lucy Coronel

Lucy Coronel
Home Retention Division
BAC Home Loans Servicing, LP ✓

IMPORTANT NOTICE TO HELP YOU AVOID FORECLOSURE SCAMS

Beware of Foreclosure Rescue Scams. Help is free from your mortgage servicer!

- This program is only available to you through your mortgage servicer – Bank of America. ✓
 - There is never a fee to get assistance or information about a modification program from Bank of America as your mortgage servicer or a HUD-approved housing counselor. ✓
- For a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
 - Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage servicer to forgive your debt.
 - Never make your mortgage payments to anyone other than your mortgage servicer without their approval.