HELPING YOU STAY IN YOUR HOME.

You may be able to make your payments more affordable.

a division of ®, FSB

Act now to get the help you need!

February 4, 2011

Agoura Hills, CA 91301

Loan #:
Investor Loan #:
Reference #:
Property Address: Agoura Hills, CA 91301

Call Toll Free
Mon. - Fri.: 8 a.m. - 9 p.m. (EST)
Sat.: 9 a.m. - 6 p.m. (EST)

Dear

Congratulations! You are approved to enter into a trial period plan from Mortgage Services! This is the first step towards lowering your mortgage payments. Please read this letter so that you understand all the steps you need to take now to lower your mortgage payments permanently.

What you need to do...
To accept this offer, you must make your first monthly "trial period payment." To qualify for a permanent modification, you must make the following trial period payments in a timely manner:

1st payment: $3,250.73 by 3/1/2011
2nd payment: $3,250.73 by 4/1/2011
3rd payment: $3,250.73 by 5/1/2011

After all trial period payments are timely made and you have submitted all the required documents, your mortgage will be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each payment is not received by Services in the month in which it is due, this offer will end and your loan will not be modified.**

If you have any questions or if you cannot afford the trial period 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 us at **1.877.603.4035** as we may be able to help you. (Also, please review the attached "Frequently Asked Questions.")

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices