

HELPING YOU STAY IN YOUR HOME.

 MAKING HOME AFFORDABLE

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You may be able to make your payments more affordable!  
or Immediate Assistance.

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JO 80246-1989

AUGUST 30, 2011

OAK PARK, CALIFORNIA 91377

Loan Number

Dear

**Congratulations!** You are approved to enter into a trial period plan under the Home Affordable Modification Program. 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 monthly "trial period payment" in place of your normal monthly mortgage payment. Thereafter, send in your monthly trial period payments—instead of your normal monthly mortgage payment—as follows:

1st payment:	\$2,857.47 by 10/01/2011
2nd payment:	\$2,857.47 by 11/01/2011
3rd payment:	\$2,857.47 by 12/01/2011

After all trial period payments are timely made and you continue to meet all program eligibility requirements, your mortgage would then be permanently modified. You will be required to execute a permanent mortgage modification agreement that we will send you before your modification becomes effective. Until then, your existing loan and loan requirements remain in effect and unchanged during the trial period. **If each trial payment is not received by us in the month in which is due, this offer will end, your loan will not be modified under the Making Home Affordable program, and you may lose eligibility for any modification programs.**

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 **(800) 848-9380** as we may be able to help you. (Also, please review the attached "Frequently Asked Questions")

Sincerely,

Attachments: (1) Frequently Asked Questions; (2) Additional Trial Period Plan Information and Legal Notices; (3) Payment Coupons with Envelopes (4) Fraud (SIGTARP) Notice

The Making Home Affordable Program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we – your mortgage servicer – and the Federal Government are working to offer you options to help you stay in your home.

