



HELPING YOU STAY IN YOUR HOME.
You may be able to make your payments more affordable.
Act now to get the help you need.

September 14, 2011

Van Nuys CA, 91406-5150

Dear [REDACTED] and [REDACTED]

Congratulations! You are eligible for a Home Affordable Modification. As previously described, if you comply with the terms of the Home Affordable Modification Trial Period Plan, we will modify your mortgage loan and waive all prior late charges that remain unpaid.

The enclosed Home Affordable Modification Agreement ("Modification Agreement") reflects the proposed terms of your modified mortgage.

How to Accept This Offer:

STEP 1: COMPLETE AND RETURN THE ENCLOSED AGREEMENT BY THE DUE DATE

To accept this offer, you must sign and return both copies of the Modification Agreement to us in the enclosed, pre-paid envelope by September 28, 2011. If the Modification Agreement has notary provisions at the end, you must sign both copies before a notary public and return the notarized copies to us. We encourage you to make a copy of all documents for your records. If you do not send both signed copies of the Modification Agreement by the above date, you must contact us if you still wish to be considered for this program and have your loan modified.

STEP 2: CONTINUE TO MAKE YOUR TRIAL PERIOD PAYMENTS ON TIME

Be certain to make any remaining trial period payments on or before the dates they are due. If the trial period payments are made after their due dates or in amounts different from the amount required, your loan may not be modified. If your final Trial Period Plan payment is received after the 15th of the month, but before the 1st of the following month, then the effective date of the Modification Agreement will be postponed one month. That may result in a delay of the modified interest rate, an increase in the delinquent interest capitalized, and you will not be entitled to any incentive payment accrual for that month.

To better understand the proposed terms of your modified mortgage, please read the attached summary of your modified mortgage and the Modification Agreement.

We look forward to hearing from you no later than September 28, 2011.

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.

Attachments: Summary of Your Modified Mortgage, Two copies of the Modification Agreement