



3637 Sentara Way | Virginia Beach, VA 23452

April 09, 2018

Ré: STANDARD FLEX MODIFICATION TRIAL PERIOD PLAN NOTICE

Loan Number: [REDACTED]

Dear Borrower(s):

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, we are offering you an opportunity to enter into a Trial Period Plan for a mortgage modification. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important that you read this information in its entirety so that you completely understand the actions you need to take to successfully complete the Trial Period Plan to permanently modify your mortgage.

To Accept This Offer

You must contact us at (800) 909-9525 or in writing at the address provided below by no later than **April 23, 2018**, to indicate your intent to accept this offer. In addition, you must make your first Trial Period Plan payment by **05/01/2018**.

TIME IS OF THE ESSENCE.

If you fail to make the first Trial Period Plan payment by **05/01/2018** and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked and we may refer your mortgage to foreclosure, or if your loan has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

Make Trial Period Payments

To successfully complete the Trial Period Plan, you must make the Trial Period Plan payments below.

- First payment: **\$2,699.53** by **05/01/2018**
- Second payment: **\$2,699.53** by **06/01/2018**
- Third payment: **\$2,699.53** by **07/01/2018**

Please send your Trial Period Plan payments to:

LoanCare, LLC
P.O. Box 8068
Virginia Beach, VA 23450

If you have questions about your Trial Period Plan or permanent modification requirements, please contact us at 1.800.909.9525.



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