



8742 Lucent Blvd, Suite 300, Highlands Ranch
CO 80129

☒ 1-800-306-6062
☒ 1-877-875-0981

[REDACTED]

RE: [REDACTED]

[REDACTED]

[REDACTED]

Dear [REDACTED]

Attached please find the Trial Period Modification Plan discussed between you and/or your authorized agent and Specialized Loan Servicing LLC ("SLS"). To accept this offer, you must make new monthly "trial period payments." To qualify for a permanent modification, you must make the trial period payments in a timely manner and the loan must maintain an insurable lien position post recording of the modification.

Please follow these procedures:

- Mail your initial payment of \$957.09 in the form of a check made payable to: Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch CO 80129
- OR
- Send your initial payment of \$957.09 via Western Union using the blue form with the following: 1. Biller Name 2. Account number 3. Total amount due.
*Western Union may charge a fee for this service.

The initial payment must be received in our office no later than June 1, 2018. Your failure to return by June 1, 2018 will result in SLS rescinding our Trial Period Modification Plan offer.

Next Steps

- It is important that you thoroughly review the *Frequently Asked Questions, Additional Trial Period Plan Information and Notices* information attached.
- Once you have successfully made each of the payments above by their due dates, you have submitted two signed copies of your modification agreement, and we have signed the modification agreement, your mortgage will be permanently modified in accordance with the terms of your modification agreement.
- **We must receive each payment, in the month in which it is due. If you miss a payment or do not fulfill any other terms of your trial period, this offer will end and your mortgage loan will not be modified.**
- If you feel that 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, please contact us at 1-800-306-6059.

PLEASE SEE IMPORTANT DISCLOSURES ON THE FOLLOWING PAGE

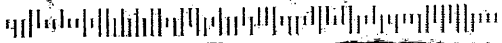
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Bank of America

PO Box 31785
Tampa, FL 33631-3785

Customer service information

Customer service: 800.669.6607
TDD/TTY users only: 800.300.6407
En Español: 800.295.0025
bankofamerica.com



HL 1

[Redacted]

Account number	[Redacted]
Payment due date	02/01/18
Total amount due	\$5,095.77
<i>If payment is received after 02/15/18, \$38.47 late fee will be charged.*</i>	

Your Home Loan Account

Statement date: January 16, 2018

Your mortgage payments are late. If you don't bring your loan current, it may result in fees and foreclosure (the loss of your home). If you're experiencing financial difficulty, please refer to the Additional contact information section of your statement for information about mortgage counseling or assistance.

Account information

Property address	[Redacted]
Loan type	Conventional
Contractual remaining term	35 Years, 09 Months
Principal balance	\$174,411.49
Escrow balance	-\$655.45
Interest rate	4.000%
Prepayment penalty	No

Past payments breakdown

	Paid since last statement	Paid year to date*
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (taxes and insurance)	\$0.00	\$0.00
Fees, charges, and advances	\$0.00	\$0.00
Unapplied funds*	\$0.00	\$26.20
Total	\$0.00	\$26.20

Explanation of total amount due

Principal	\$189.91
Interest	\$579.49
Escrow (taxes and insurance)	\$351.38
Regular monthly payment	\$1,120.78
Current period fees and charges	\$15.00
Overdue payments, fees, and charges*	\$3,986.19
Unapplied funds*	-\$26.20
Total amount due	\$5,095.77

*Please see the "Other important information" section of the statement.

Transaction activity (12/19/17 to 01/16/18)

Date	Description	Charges	Payments
01/12/18	Property Inspection	\$15.00	