



PO Box 50428, Indianapolis, IN 46250-0401

below includes principal and interest, as well as a monthly amount to be collected in escrow for payment of property taxes and/or hazard insurance as well as any other expenses on your behalf (unless such escrow is prohibited by applicable law). If the cost of your hazard insurance, property tax assessment or other escrowed expenses increases, your monthly payment may increase as well.

Please note that if you currently maintain a second or subsequent lien on your mortgage (HELOC, home equity loan, or other subordinate loan type), we recommend you contact the bank or servicer of that subordinate loan for additional loss mitigation options.

To accept this offer, return this signed agreement no later than 05/24/2019. You must make your first payment. To qualify for a permanent modification, you must make the following payment(s) in a timely manner:

Due Date	Payment
6/1/2019	\$1601.69
7/1/2019	\$1601.69
8/1/2019	\$1601.69

Right to appeal and timing for appeal:

You have the right to appeal this decision within 14 days of the date on this letter. If you would like to appeal, you must contact us in writing at the address provided below no later than 05/24/2019, and state that you are requesting an appeal of our decision. You must include in the appeal your name, property address, and mortgage loan number. You may also specify the reasons for your appeal and provide any supporting documentation.

If you elect to appeal, we will provide you a written notice of our appeal decision within 30 calendar days of receiving your appeal. Our appeal decision is final and not subject to further appeal.

If you have a verifiable change in circumstances subsequent to this review, please remit proof of this so that we can review your eligibility for home retention once a complete loss mitigation package is received showing the changes.

Overnight:

Freedom Mortgage
10500 Kincaid Drive, Suite 111
Fishers, Indiana 46037-9764

Regular Mail:

General Correspondence
P.O. Box 50485
Indianapolis, IN 46250-0485

Wire Transfer or ACH Payments:

Freedom Mortgage Corporation
KeyBank, 127 Public Square, Cleveland, OH
ABA# 041001039
Acct# 359681378402
Reference: Freedom Loan# 96736335

Regular Mail for Payments:

Freedom Mortgage Corporation
P.O. Box 6656
Chicago, IL 60680-6656

If you are unable to substantiate a change in circumstances, and are unable to reinstate the loan, we encourage you to consider a Pre-Foreclosure Sale (PFS) of your home in lieu of foreclosure. A PFS allows you to sell the home for a percentage of the current market value regardless of the debt that is owed on the home, however, the Mortgage must be in Default on the date the PFS transaction closes, pursuant to section 204(a)(1)(D) of the National Housing Act, 12 U.S.C. 1710. Please be advised that PFS transactions are reported to consumer reporting agencies and will likely affect your ability to obtain another mortgage and other types of credit. Attached is HUD Form 90035 with additional information on this foreclosure avoidance program.