

SunTrust
P.O. Box 27767
Richmond, VA 23261-7767



August 6, 2019

RICHARD A B
DESTINY L B

Loan Numbers:

Dear RICHARD A B & DESTINY L

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, you are approved to enter into a conditional Trial Payment Plan under the Home Affordable Loss Mitigation Option. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. If you comply with the terms of the Home Affordable Modification Trial Payment Plan, we will modify your mortgage loan. *The modification may include a balloon, principal forbearance and/or a partial claim, which may consist of past due delinquent mortgage payments, attorney/foreclosure fees and costs and escrow shortages.* 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 and permanently modify your mortgage.

Foreclosure Suspension

With this approval, we will not refer your loan to foreclosure or if your loan had already been referred, foreclosure activity has now been suspended. Your loan will not be referred to foreclosure as long as you make timely payments in accordance with this workout agreement. If your loan has already been referred to foreclosure, the foreclosure process will remain suspended as long as you make timely payments in accordance with this workout agreement.

To Accept This Offer

You must sign and return this Trial Payment Plan by August 26, 2019 to indicate your intent to accept this offer. You must make your first trial period payment by no later than OCTOBER 01, 2019. If you fail to make the first trial period payment by OCTOBER 01, 2019 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 foreclosure proceedings may continue and a foreclosure sale may occur.

Make Trial Period Payments

To successfully complete the trial period, you must make the trial period payments below.

Number of Trial Payments	Trial Payment Amount	Trial Payment Due Date
1 st	\$1,628.21	10/01/2019
2 nd	\$1,628.21	11/01/2019
3 rd	\$1,628.21	12/01/2019

Please send your trial period payments to:
SUNTRUST
P.O. BOX 27767
RVW-3054
RICHMOND, VA 23261-7767