

from presently exercising its rights and pursuing its remedies under the Loan Documents as a result of my default.

2. Past Due Amounts

I understand that, as of November 26, 2019, I owe the 3/1/2019 payment and all subsequent payments, as well as allowable fees and costs incurred, whether or not billed to the loan as of this date, in accordance with my Loan Documents.

3. The Trial Period

The Trial Period is the effective time of the Trial Period Agreement. The Trial Period End Date is the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due or (ii) termination of this Trial Period Agreement. On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for principal, interest, and applicable Escrow Items such as real estate taxes, insurance premiums and other items escrowed ("Escrow Items"), if any, for a total payment of U.S. \$1,056.58.

Trial Period Payment Number	Trial Period Payment	Due Date
1	\$1,056.58	1/1/2020
2	\$1,056.58	2/1/2020
3	\$1,056.58	3/1/2020

I understand, acknowledge, and agree to all of the following statements:

- A. TIME IS OF THE ESSENCE during the Trial Period. I understand, acknowledge, and agree that the Trial Period Payments must be made on the due dates shown above and that failure to make any of the Trial Period Payments by their due dates may result in the termination of this Trial Period Agreement.
- B. The Lender will request a suspension of any scheduled foreclosure sale, provided I continue to meet my obligations under this Trial Period Agreement. I understand that a court of competent jurisdiction may decline the Lender's request to suspend a scheduled foreclosure sale. The Lender will not dismiss any pending foreclosure action and may immediately resume a pending foreclosure action from the point at which it was suspended if this Trial Period Agreement is terminated.
- C. The Lender will hold the payments received during the Trial Period in a non-interest bearing account. Before the loan is permanently modified, these funds will be used to post full contractual payments. Funds remaining at the end of the Trial Period that do not total a full payment will be applied to reduce the amount owed.
- D. The Lender's acceptance and posting of a payment during the Trial Period shall be without prejudice to, and shall not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities, and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents.
- E. If following the Trial Period End Date: (i) I have not executed the Modification Agreement and the HUD Partial Claim documentation; (ii) I have not made the Trial Period Payments required under this Trial Period Agreement; or (iii) the Lender