

Guild mortgage

Date: 12/26/2019
Guild Loan No.: 3
Property Address: Same as
mailing

MICHELLE D.

OXFORD AL 36203

TRIAL PAYMENT PLAN AGREEMENT

You have been approved to enter into a Trial Payment Plan. Your account is presently due for the month(s) of: June 1, 2019 –December 1, 2019

The arrearage totals \$10,794.58 including late charges and foreclosure fees.

Your acceptance of the following schedule and conditions is indicated by your signature on this agreement.

All the provisions of the note and security instrument, except as herein provided, will remain in full force and effect. Upon the breach of any provision of this agreement, Guild Mortgage Company may terminate this agreement and institute or resume foreclosure proceedings according to the terms of the note and security instrument, without regard to this agreement.

All payments made under this agreement must be in CERTIFIED FUNDS ONLY. Payments will not be accepted, under any circumstances, without the signed agreement.

Trial payments will be tracked to ensure compliance with Investors guidelines and held in your unapplied account.

If this agreement is not executed and returned within the time allotted, or if you vacate or abandon the Property, or if the scheduled payment is not received by the last day of the month the payment is due, the Trial Payment Plan will be closed and the terms offered in this agreement will be void.

By signing and executing this agreement, you stipulate that you understand that all payments will continue to be made after successful completion of the Trial Payment Plan until the permanently modified FHA-HAMP Mortgage has been ratified by all parties.

You may choose to fully pay the delinquency at any time. Late fees will not be assessed while mortgagor is performing under the terms of this plan.

If a Bankruptcy is filed by any mortgagor affiliated with this loan during the trial, you will need to provide your attorney with a copy of this agreement showing the new modified payment. You will also need to get court approval for the loan modification.

Trial payment plans typically consist of three or four payments. However, there are times when we cannot complete the workout because there are outstanding issues that were not resolved by the end of the original trial payment period. In these cases, if the issue is resolvable, we may agree to a limited extension of the trial payment plan payments to remedy.

Month	Payment Amount
02/01/2020	\$1,203.03
03/01/2020	\$1,203.03
04/01/2020	\$1,203.03

BY: _____

Analyst

ACCEPTED AND AGREED THIS _____ DAY OF _____, 2019.

MORTGAGOR: _____

Please be aware all LIENS/JUDGMENTS MUST BE subordinated and/or paid in full with recorded lien release. Please contact Guild 1-800-365-4884 if you have any outstanding Liens/Judgments.