

TIME IS OF THE ESSENCE.**Step 1: To Stop the Foreclosure Process (Suspension of Foreclosure)**

In order for us to delay referring your mortgage to foreclosure, or suspend foreclosure proceedings if your loan has been referred to foreclosure:

- You must make your first Trial Period Plan payment by **2/27/2019**, which is **earlier than the scheduled due date** described below and we will stop the foreclosure process.

This offer will be revoked if a foreclosure sale occurs, even if the sale occurs prior to the first Trial Period Plan payment due date set forth below.

Step 2: To Accept This Offer

You must make your first Trial Period Plan payment by the first payment due date designated below. If you fail to make the first Trial Period Plan payment by the first payment due date 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.

TIME IS OF THE ESSENCE.**Step 3: Make Trial Period Plan Payments**

To successfully complete the Trial Period Plan, you must make the Trial Period Plan payments below.

- First payment: \$1,136.00 by 03/01/2019
- Second payment: \$1,136.00 by 04/01/2019
- Third payment: \$1,136.00 by 05/01/2019

Please send your trial period payments to:

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

If you have questions about your trial period or permanent modification requirements, please contact us at 866-825-2174.

Next Steps

- It is important that you thoroughly review the *Frequently Asked Questions and Additional Trial Period Plan Information and Legal Notices* information attached.
- **We reserve the right to revoke this offer or terminate the plan following your acceptance if we learn of information that would make you ineligible for the Trial Period Plan.**
- 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 have questions about this information, your trial period payments, or our mortgage modification requirements, please contact us at 866-825-2174.
- 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 866-825-2174 to discuss alternatives to foreclosure.
- Please note that except for your monthly mortgage payment amount during the trial period, the terms of your existing note and all mortgage requirements remain in effect and unchanged during the trial period.