

M&T Bank

following Trial Payment Plan payments in a timely manner instead of your current monthly mortgage payment. Making these payments will help demonstrate that you can afford a permanent modified payment amount. Your first Trial Payment Plan payment is due by 03-01-19.

| Trial Payment No. | Trial Payment | Due Date |
|-------------------|---------------|----------|
| 1 | \$ 2,335.83 | 03-01-19 |
| 2 | \$ 2,335.83 | 04-01-19 |
| 3 | \$ 2,335.83 | 05-01-19 |

Trial Payment Plan payments under this agreement should be made payable to M&T Bank and mailed to:

M&T Bank
P.O. Box 62182
Baltimore, MD 21264-2182

Timely Payments: If any monthly Trial Payment Plan payment is not received by the payment due date, it could result in the failure of the Trial Payment Plan. This is important because a Trial Payment Plan failure may result in a loan sale or the referral of your mortgage to foreclosure, or if your loan has already been referred to foreclosure, the foreclosure proceedings may re-commence and a foreclosure sale may occur.

Required Signatures to the FHA-HAMP Trial Payment Plan Agreement:

* _____

This person must sign to acknowledge and consent to the placing of a lien on the property address listed above that is superior to any interest this person may currently have, or obtain in the future. This person is not personally liable or responsible for any debt associated with this agreement.

* _____

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Closing Requirements:

In addition to the monthly Trial Payment Plan payments, the following closing requirements must be satisfied to remain eligible for a permanent modification:

2.