

Once you've accepted the offer, please send us your trial payments by the dates indicated below:

Trial Period Plan	Amount	Due by
Payment # 1	\$3,332.94	December 1, 2017
Payment # 2	\$3,332.94	January 1, 2018
Payment # 3	\$3,332.94	February 1, 2018

Sometimes trial periods extend beyond the dates stated, so please continue to make your trial payments in the same amount by the same day of each month. You will also find more details about this in Section D: Other helpful information. I will reach out if there are further updates, and please don't hesitate to give me a call if you have questions.

What should you know before accepting this offer?

- If you accept this offer, a foreclosure sale will not occur as long as you make your trial payments on time and meet other requirements (e.g., title searches). However, this offer ends with any delayed payments. In this scenario, your loan will not be modified under the offer terms and foreclosure proceedings may resume.
- If you accept this offer, it may adversely impact your credit score (see section B).
- If you accept this offer, you will forego incentives from previous loan modification programs (see section B).
- If you do not complete the trial period after accepting the offer, your mortgage will reflect the existing terms and provisions.

What should you do after accepting this offer

Once you've accepted the offer and returned the enclosed FHA HAMP Trial Plan Terms and Conditions agreement, you can send your payments to the following address. Please remember to include your loan number with your payments.

Wells Fargo Home Mortgage
Box 51120
3440 Flair Drive
El Monte, CA 91731

You can also learn about other ways to pay and additional information at wellsfargo.com/homeassist.

If you believe our decision on your eligibility for assistance is incorrect, you can appeal within 60 calendar days from the date of this letter. You can follow the instructions outlined in the enclosed Appeal Request Form.

The loan may be included in a Single Family Loan Sale

It is possible that the loan may be included in a Single Family Loan Sale by FHA. This means that FHA may sell the loan to an investor, and the servicer of the loan may change.

Note that foreclosure may happen if any of these events occur:

- If you can't qualify for a mortgage assistance program.
- If you aren't able to meet the terms of any mortgage assistance programs. (If, for example, you didn't make your mortgage payments on time.)
- If your mortgage assistance program is denied.
- If you didn't respond to our request for information and can't be considered for a mortgage assistance program.

Also note that there may be limitations to foreclosure if the loan is in bankruptcy.

