



Ditech Financial LLC
PO Box 6172
Rapid City, SD 57709-6172

January 22, 2018

[REDACTED]

Re: Ditech Financial LLC ("Ditech")
Customer Name: [REDACTED]
Account Number: [REDACTED]
Property Address: [REDACTED]

THIS INFORMATIONAL NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOUR CLIENT IS CURRENTLY IN BANKRUPTCY OR THEY DISCHARGED THIS DEBT IN A BANKRUPTCY, THE SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DEBT AS THEIR PERSONAL LIABILITY.

Dear [REDACTED]

We want to continue to work with your client to modify their mortgage and help make their payments more affordable.

Specialized
Housing
Counselors

Modification

The good news – your client may be eligible for a modification. With this modification, your client will be required to make new affordable payments during a trial period. This is the first step toward qualifying for more affordable mortgage payments. Please review this letter so that your client can understand all the steps they need to take to modify their mortgage payments.

What you need to do...

To accept this offer, your client must sign the agreement below and return to us at the address above their signature(s) and before they make their first monthly "trial period payment" under the below-referenced Trial Period Plan. To qualify for a permanent modification, your client must make the following trial period payments in a timely manner as specified in the Trial Period Plan below – instead of their normal monthly mortgage payments:

<u>Trial Period Plan</u>	
1 st payment:	\$1,092.37 by 03/01/2018
2 nd payment:	\$1,092.37 by 04/01/2018
3 rd payment:	\$1,092.37 by 05/01/2018

The trial period payment amounts set forth above include principal, interest and escrow amounts, if applicable. After all trial period payments are timely made, your client's mortgage will be permanently modified. (Your client's existing account and account requirements remain in effect and unchanged during the trial period.) **If each payment is not received by Ditech in the month in which it is due, your client will no longer be eligible for a modification and their account will not be modified.** If your client's last trial period payment is made in the last half of the month it is due, we may elect to extend their Trial Period Plan by an extra month.

TIME IS OF THE ESSENCE.