

12/20/2017

Hours of Operation
Customer Service: Monday - Friday, 8:30 AM to 11:00 PM ET
Collections Dept: Monday - Friday, 8:30 AM to 10:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: 100 Boardwalk, Ewing, NJ 08628

RE: Loan Number [REDACTED]
Property Address [REDACTED]

Specialized
Housing
Counselors

You have been approved for the following foreclosure prevention alternative:

Home Affordable Modification

Please review this offer in its entirety as it is important that you understand all of what is required of you in order to take advantage of the offer. With this modification, you will be required to make new affordable payments during a trial period. Please read this letter so that you understand all of the steps you need to take to modify your mortgage payments.

What you need to do...

You must advise us of your acceptance of this foreclosure alternative within 14 days from the date of this notice. If you fail to do so, it may result in this offer of a foreclosure alternative being withdrawn. Please be aware that even if the effective date or initial payment date set forth at the bottom of this page is beyond the 14th day, we still must hear from you regarding your acceptance of the terms of this agreement.

To accept this offer, you must make your first monthly "trial period payment" under your Trial Period Plan (described below). To qualify for a permanent modification, you must make the following trial period payments in a timely manner, as specified in the Trial Period Plan below, instead of your normal monthly mortgage payments:

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$1,338.35	02/01/2018
2	\$1,338.35	03/01/2018
3	\$1,338.35	04/01/2018

www.loandepot.loanadministration.com

1-855-752-8457