

February 7, 2018

Loan #: [REDACTED]
Property Address: [REDACTED]

Dear [REDACTED]:

Congratulations! You are approved to enter into a Trial Period Plan under the Flex Modification Program. This is the *first* step in the process toward qualifying for a permanent loan modification. It is important that you read this information in its entirety so you completely understand the actions you need to take to successfully complete the Trial Period Plan and permanently modify your mortgage.

To Accept this Offer

You must contact us at 1-877-450-8638 or in writing at Mr. Cooper, P.O. Box 619097, Dallas, TX 75261, by no later than 14 calendar days from the date of this letter to indicate your intent to accept this offer. In addition, you must make your first Trial Period Plan payment by 3/1/2018.

To Stop the Foreclosure Process (Suspension of Foreclosure)

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

- You must contact us at 1-877-450-8638 or in writing at in writing at Mr. Cooper, P.O. Box 619097, Dallas, TX 75261-9741, by no later than 14 calendar days from the date of this letter to indicate your intent to accept this offer.
- You may also make your first Trial Period Plan payment no later than 14 calendar days from the date of this letter, which is earlier than the schedule date described below in order for us to stop the foreclosure process.

What you need to do...

To accept this offer, you must make the new monthly "trial period payments" in place of the normal monthly mortgage payment. Please send the **new** monthly trial period payments, according to the schedule below. *In addition, it's important to know that your new trial period payments must include escrow for property taxes and homeowners insurance. Your payments may increase to reflect this escrow amount.*

<u>Trial Period Plan</u>	
1st payment:	\$276.52 due 3/1/2018
2nd payment:	\$276.52 due 4/1/2018
3rd payment:	\$276.52 due 5/1/2018

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