





Lower Your Monthly Payment by \$172.00

January 23, 2018

[Redacted]

Account Number: [Redacted]  
Property Address: [Redacted]

Dear [Redacted] and [Redacted]

Please be advised that we have reviewed your request for an appeal to the original decision for the loan modification trial period plan and these terms have been revised and the new offer is displayed below.

**Congratulations!** You are approved for a Trial Period Plan. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter to understand all the steps you need to take to modify your loan.

Current principal and interest payment \$1,097.25	Proposed principal and/or interest payment \$895.74
Current taxes and insurance payment (estimated if escrowed) \$539.28	Proposed taxes, insurance, and/or ancillary payment (loan will be escrowed) \$68.00
Current total monthly payment (including estimated amount if escrowed) \$1,636.53	Proposed total monthly payment \$1,464.53

Specialized Housing Counselors

Savings of \$172.00 per month

What you need to do to accept this offer:

1. Sign and return the Acknowledgment page below by February 7, 2018 using the return information below.

<sup>1</sup> New monthly payment amount will be accomplished through a deferral or capitalization of outstanding balances, forgiveness of outstanding balances (if applicable), maturity date extension, and/or an interest-only payment. You should refer to your loan modification agreement for details regarding the terms of your payment. Borrower(s) is informed that forgiveness of principal may have adverse credit and legal consequences and may result in taxable income to Borrower(s).

Stip To Mod Letter

[Redacted]

(rev. 07/13)  
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