

M&T Bank

February 01, 2018

[REDACTED]
[REDACTED]
[REDACTED]

RE: Loan No.: [REDACTED]
Property Address: [REDACTED]
[REDACTED]

Dear Mortgage Customer(s):

M&T Bank is the servicer of your loan. The owner of your loan is LAKEVIEW LOAN SERVICING LLC

Congratulations! You are approved to enter into a Trial Payment Plan under the FHA's Home Affordable Modification Program (FHA-HAMP). This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payment.

You must make the following Trial Payment Plan payments in a timely manner instead of your current monthly mortgage payment. Making these payments will help demonstrate that you can afford a permanent modified payment amount. Your first Trial Payment Plan payment is due by 03-01-18.

Trial Payment No.	Trial Payment	Due Date
1	\$ 1,044.12	03-01-18
2	\$ 1,044.12	04-01-18
3	\$ 1,044.12	05-01-18

Trial Payment Plan payments under this agreement should be made payable to M&T Bank and mailed to:

M&T Bank
PO Box 62182
Baltimore, MD 21264-2182

Timely Payments: If any monthly Trial Payment Plan payment is not received by the payment due date, it could result in the failure of the Trial Payment Plan. This is important because a Trial Payment Plan failure may result in a loan sale or the referral of your mortgage to foreclosure, or if your loan has already been referred to foreclosure, the foreclosure proceedings may re-commence and a foreclosure sale may occur.

1.