

January 24, 2018

[REDACTED]
[REDACTED]
[REDACTED]

RE: FLEX MODIFICATION SOLICITATION LETTER

Account Number: [REDACTED]

Property Address: [REDACTED]
[REDACTED]

Dear [REDACTED]

AVOID FORECLOSURE - ACT BY FEB 07, 2018

Contact a member of our customer support team at 855.698.7627 to ask questions and discuss these foreclosure prevention options or to obtain a copy of a *Borrower Response Package*. To obtain a copy of a *Borrower Response Package* you may also visit homeownerconnect.org.

Avoid Foreclosure — Act Now

Your mortgage is seriously delinquent. We've had to contact you to discuss the foreclosure prevention options available to you, but your time to act is running out. To avoid foreclosure you must act now.

Option 1: Stay in Your Home

You're approved for a **Trial Period Plan to modify your mortgage payment**, (see attached).

During this Trial Period Plan, you will be required to make three monthly payments of the amount of \$1,722.11 each.

Please call us at 855.698.7627 by Feb 07, 2018 to confirm your participation and for directions on how to mail your first Trial Period Plan payment. If you follow the terms of the enclosed Trial Period Plan, your loan will be permanently modified. To stay in your home and avoid foreclosure, you must contact us right away or send us your first Trial Period Plan payment.

Should you submit a complete Borrower Response Package after having received this offer, we will complete a review based on the financial information you submit to determine if the account is eligible for a lower principal and interest payment. If eligible, we will permanently modify the mortgage with the lower principal and interest payment upon successful completion of this trial. The outcome of our review will be communicated to you.

Option 2: Leave Your Home and Avoid Foreclosure

If you are unable or unwilling to pay the monthly payment listed above, you have two options to avoid foreclosure— a short sale or Mortgage Release™ (deed-in-lieu of foreclosure). You can still avoid the financial and emotional impacts of foreclosure, but you must contact us now.

Contact Us

We want to help you. Call us today if you would like to discuss any of these options. If you do not respond by February 07, 2018, foreclosure actions on your home will continue.