

FHA Number # [REDACTED]

FHA HOME AFFORDABLE MODIFICATION PROGRAM (HAMP) TRIAL PERIOD PLAN

Trial Period Plan Effective Date: FEBRUARY 01, 2018

Borrower ("I"): [REDACTED]

Lender or Servicer ("Lender"): JPMORGAN CHASE BANK, N.A.

Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): OCTOBER 29, 2010

Loan Number: [REDACTED]

Property Address ("Property"): [REDACTED]

If I am in compliance with this Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with an FHA HAMP Modification Agreement ("Modification Agreement"), that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

I understand that my Mortgage and Note are governed under the applicable laws and regulations of the Federal Housing Administration ("FHA"), and the Plan, and my eligibility for a Modification Agreement is subject to my compliance with the FHA HAMP (the "Program") requirements, as announced from time to time.

- My Representation.** I certify, represent to Lender and agree:
 - I am unable to afford my mortgage payments for the reason indicated in my Hardship Affidavit.
 - I live in the Property as my principal residence, and the Property has not been condemned.
 - If Lender requires me to obtain credit counseling, I will do so.
 - If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, I understand that I will not have personal liability on the debt pursuant to this agreement.
- The Trial Period Plan.** By the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. \$1,649.17.

Trial Period Payment #	Trial Period Payment	Due Date On or Before
1	\$1,649.17	02/01/2018
2	\$1,649.17	03/01/2018
3	\$1,649.17	04/01/2018

¹ If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

