

Applicant(s): [REDACTED]

Property Address: [REDACTED]

If I am in compliance with this Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true and correct in all material respects, CMS will provide me with a Home Affordable Modification Agreement ("Agreement") and Partial Claim, if required, as set forth in Section 3, that would bring my loan current and amend and supplement (1) the Mortgage or Deed of Trust on the Property and (2) the Note secured by the Mortgage or Deed of Trust. The Mortgage (or Deed of Trust) 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 Home Affordable Modification Agreement and Partial Claim, are subject to my compliance with the requirements of FHA's Loss Mitigation Program (the "Program") as announced from time to time.

1. My Representations. I certify, represent to CMS, and agree:

- A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result (a) I am either in default or (b) do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payment.
- B. I live in the Property as my principal residence and the Property has not been condemned.
- C. There has been no change in the ownership of the Property since I signed the Loan Documents.
- D. I have provided documentation for all income that I receive. However, I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Plan.
- E. Under penalty of perjury, all documents and information I provide to CMS in connection with this Plan, including the documents and information regarding my eligibility for FHA HAMP, are true and correct.

2. The Trial Period Plan. I will pay CMS the trial period payment amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums, and certain other fees, if any. The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

TPP Schedule	TPP Amount	Due Date
1 st payment	\$424.80	02/01/2018
2 nd payment	\$424.80	03/01/2018
3 rd payment	\$1,424.80	04/01/2018

- A. I will make each of the three scheduled trial payments by the last day of the month in which they are due or I will risk losing my eligibility for a permanent Loan Modification under this Program.
- B. **I will continue making payments in accordance with this Plan until my final Loan Modification Documents have been ratified by all parties**
- C. I agree that during the Trial Period I will make each payment using one of the methods of payment provided below.

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.