

Name:
Loan number:



11/08/2019

Respond to this offer no later than:
12/01/2019

ALRICK ALBERT BANTON



**DECISION ON YOUR REQUEST FOR MORTGAGE ASSISTANCE
PLEASE READ CAREFULLY**

Dear ALRICK ALBERT BANTON:

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification. Please read this letter so that you understand the next steps that are necessary for you to complete your modification. In order to be considered for a modification you must first complete a trial period.

Below, you will find important information about our decision regarding mortgage assistance, with additional details on the following pages. However, do not forget that **time is of the essence** to accept this offer, you must respond by 12/01/2019 in order to start this trial modification. This offer will expire so please make sure you respond by the date listed on this letter.

What you need to do:

To accept the Trial Period Plan, you must do the following by 12/01/2019:

- o Sign and RETURN the Acceptance of Trial Period Plan Terms provided within this letter, and
- o Pay your 1st monthly trial payment of \$2,645.44.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$2,645.44	12/01/2019
2	\$2,645.44	01/01/2020
3	\$2,645.44	02/01/2020

What you need to know:

- We have completed the review of your application for assistance and the financial information you provided.
- You are approved for a Home Affordable Modification with monthly payments in the amount \$2,645.44.
 - o If you successfully complete the Trial Period Plan, you will be eligible for review for a permanent modification. The Trial Period Plan offer details are enclosed. Please read all materials carefully.

Account Information

[Redacted]

[Redacted]

We are here to help!

Your Relationship Manager:
Amrish Mehta
HAT@mortgagefamily.com
Online:
www.mortgagequestions.com

Name:
Loan number:



Bank of America, N.A.
6860 Argonne St, Unit A
HOME RETENTION
Denver, CO 80249

October 30, 2019

William J Dutczak Jr
Julie F Dutczak

Congratulations! You're approved for a trial modification.

To accept our offer, make your first trial period payment by December 1, 2019.

Dear William J Dutczak Jr and Julie F Dutczak:

We're pleased to inform you that you're approved to start a Trial Period Plan under the following program: **Bank of America Loan Modification Program**. This is the next step toward qualifying for more affordable mortgage payments.

Please read the information below so that you understand all the steps you need to take to permanently modify your mortgage through this program.

How to accept this offer

Step #1: Carefully review the *Frequently Asked Questions and Additional Trial Period Plan Information and Legal Notices* information attached.

Step #2: Make each of the trial payments shown in the schedule below. To ensure you remain eligible for this modification, please make your payments according to the payment guidance in the bullets below the schedule.

Trial Period Plan

- 1st payment: \$2,591.84 by December 1, 2019
- 2nd payment: \$2,591.84 by January 1, 2020
- 3rd payment: \$2,591.84 by February 1, 2020

Payment Guidance

- Each payment must be made in the exact amount of your Trial Period Plan payment instead of your normal monthly mortgage payment.
- Trial payments are due on the dates indicated. If you fail to make a payment by the last day of the month in which it's due, or don't comply with any of the other terms of your Trial Period Plan, this offer will end and your loan won't be modified under this program. Failure to comply with the Trial Period Plan may also impact your ability to obtain another modification.
- Payment coupons are included in this package if you wish to send your payments in the mail, or you can call 800.669.6650, Monday through Friday, 8 a.m. to 5 p.m. local time and we can deduct your payment directly from your checking account, if applicable. There are no fees to make your payment by phone during the trial period.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Name:
Loan number:

DELINQUENCY ASSISTANCE CENTER



Midland Mortgage A Division of MidFirst Bank

P.O. Box 268806 • Oklahoma City, OK 73126
Tel: 800.552.3000 • Fax: 405.767.5815 • MyMidlandMortgage.com

September 19, 2019

REENO SUMRA & VIKTOR R LUNDGREN



Read, sign and return.

Please return the enclosed documents to us by 11/1/2019.



Dear Homeowner,

We have good news about providing you a more affordable mortgage. You are eligible for the FHA Home Affordable Modification Program ("FHA HAMP"). As previously discussed, in order to receive a permanent modification under the FHA Home Affordable Modification Program, you must successfully complete three steps:

1. A Trial Period Agreement (enclosed) consisting of monthly payments of \$2,241.75 during the Trial Period. You must sign and return the Trial Period Agreement and timely make all Trial Period Payments to qualify for a permanent FHA HAMP modification;
2. A HUD Partial Claim which consists of a Subordinate Note and Subordinate Mortgage/Deed of Trust between you and the Department of Housing & Urban Development ("HUD");
3. A Modification Agreement between you and MidFirst Bank, which will be offered to you as long as you remain eligible and successfully complete the first two-steps.

Please carefully read the enclosed Trial Period Agreement. Make sure that you understand the terms and that the statements set forth in the "My Representations" section are true and correct. The informational flyers titled "Information Regarding the FHA Home Affordable Modification Program" and "FHA Home Affordable Modification Program Frequently Asked Questions" are provided for your convenience and for informational purposes only.

To accept this offer and enter into FHA HAMP, all borrowers must sign the enclosed Trial Period Agreement and return it to Midland Mortgage, on or before 11/1/2019. You may submit the signed documents by any one of the three methods below:

MAIL	FAX	E-MAIL
Attn: DAC Midland Mortgage - A Division of MidFirst Bank P.O. Box 268806 Oklahoma City, OK 73126-9946	(405) 858-3176	dac@Midfirst.com

FHA-HAMP Trial Period Agreement



Name:
Loan number:



P.O. Box 3010 | Anaheim, CA 92803

July 31, 2019

DONNA SAGE




Dear Mortgagor(s):

We want to continue to work with you to modify your mortgage and help make your payments more affordable.

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, we are offering you an opportunity to enter into a Trial Period Plan for an **FHA Home Affordable Modification**. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important that you read this information in its entirety so that you completely understand the actions you need to take to successfully complete the Trial Period Plan to permanently modify your mortgage.

To Accept This Offer

To accept this offer you must return the signed FHA Home Affordable Modification Trial Period Plan Agreement and begin making the trial period payments provided in the Trial Period Plan (TPP) below. During the Trial Period please pay the new TPP payment instead of your current monthly mortgage payment which will help demonstrate that you can afford the modified payment amount. Carrington Mortgage Services, LLC (CMS) must receive a signed copy of your Trial Period Plan Agreement and your initial TPP Payment which is due on or before 09/01/2019. Your signed Trial Period Plan Agreement may be sent to CMS using one of the following methods:

- (Fax) 1.877.357.2773
- (Email) CDS@carringtonds.com
- (Mail) Carrington Mortgage Services, LLC
1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92806

If you have questions about your trial period, permanent modification requirements or partial claim, please contact us at 866-574-5860 during the hours of Monday to Friday 9:00 am to 7:00pm (Eastern Time).

Next Steps

- We must receive each payment, in the month in which it is due. If you miss a payment or do not fulfill any other terms of your trial period, this offer will end and your mortgage loan will not be modified.

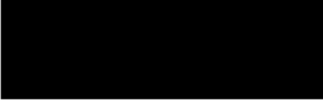
Name:
Loan number:



07/22/2019

Respond to this offer no later than:
09/01/2019

KERMIT CHRISTOPHER



**THE ACCOUNT HAS BEEN APPROVED FOR A MORTGAGE ASSISTANCE OFFER
PLEASE READ CAREFULLY**

Dear KERMIT CHRISTOPHER,

Congratulations! The account is approved to enter into a Trial Period Plan under an PHH Mortgage Services Modification Plan. Please read this letter so that the next steps necessary for completion of the modification are understood completely. In order to be considered for a modification, the proposed trial period payments must be completed.

Below, please find important information about the mortgage assistance offer, with additional details on the following pages. However, **time is of the essence** to accept this offer. A response must be received by 09/01/2019 in order to start this trial modification. This offer will expire, so we must receive a response by the date listed on this letter.

Account Information

We are here to help!

Account Relationship Manager:
Marc Eric Jimenez
HAT@mortgagefamily.com
Online:
www.mortgagequestions.com

What needs to be done:

- To accept an assistance option, the following must be completed:
 - For convenience we have enclosed a Mortgage Assistance Acceptance Form which needs to be completed and RETURNED as outlined on the form by 09/01/2019.
 - In addition, the First Trial Period Plan payment of \$1,041.48 needs to be made by 09/01/2019.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$1,041.48	09/01/2019
2	\$1,041.48	10/01/2019
3	\$1,041.48	11/01/2019

What needs to be known:

- The account is approved for an PHH Mortgage Services Streamline Modification with monthly payments in the amount of \$1,041.48.
- In order to have the account modified permanently, the following requirements must be met:
 - Successful completion of the Trial Period Plan. The Trial Period Plan offer details are enclosed. Please read all materials carefully.

OCWN_PLS_SLN_TRL

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

3-814-EAA58-0000035-001-02-000-000-000-000

Name:
Loan number:

DELINQUENCY ASSISTANCE CENTER



Midland Mortgage A Division of MidFirst Bank

P.O. Box 268806 • Oklahoma City, OK 73126
Tel: 800.552.3000 • Fax: 405.767.5815 • MyMidlandMortgage.com

September 3, 2019

DAVID L BAILES & SHEILA K BAILES



Read, sign and return.

Please return the enclosed documents to us by 10/1/2019



Dear Homeowner,

We have good news about providing you a more affordable mortgage. You are eligible for the FHA Home Affordable Modification Program ("FHA HAMP"). As previously discussed, in order to receive a permanent modification under the FHA Home Affordable Modification Program, you must successfully complete two steps:

1. A Trial Period Agreement (enclosed) consisting of monthly payments of \$724.50 during the Trial Period. You must sign and return the Trial Period Agreement and timely make all Trial Period Payments to qualify for a permanent FHA HAMP modification;
2. A Modification Agreement between you and MidFirst Bank, which will be offered to you as long as you remain eligible and successfully complete the first two steps.

Please carefully read the enclosed Trial Period Agreement. Make sure that you understand the terms and that the statements set forth in the "My Representations" section are true and correct. The informational flyers titled "Information Regarding the FHA Home Affordable Modification Program" and "FHA Home Affordable Modification Program Frequently Asked Questions" are provided for your convenience and for informational purposes only.

To accept this offer and enter into FHA HAMP, all borrowers must sign the enclosed Trial Period Agreement and return it to Midland Mortgage, on or before 10/1/2019. You may submit the signed documents by any one of the three methods below:

MAIL	FAX	E-MAIL
Attn: DAC Midland Mortgage - A Division of MidFirst Bank P.O. Box 268806 Oklahoma City, OK 73126-9946	(405) 858-3176	dac@Midfirst.com
Mail the enclosed Trial Period Agreement, signed by all borrowers, to the above address.	Fax the enclosed Trial Period Agreement, signed by all borrowers, to the above fax number.	Attach a copy of the enclosed Trial Period Agreement, signed by all borrowers, to an e-mail message. Send the E-mail with the subject "FHA HAMP TRIAL PERIOD AGREEMENT" to the E-mail address provided above.

FHA-HAMP Trial Period Agreement

