

Name:
Loan number:

FREE MORTGAGE MODIFICATION

5631 Pioneer DR, Bakersfields,
CA, 93306
www.freemmc.com

FACSIMILE TRANSMITTAL SHEET

TO: FROM:

GARY JOHNSON

COMPANY: DATE:

FREE MORTGAGE MODIFICATION

05/28/2018

FAX: TOTAL NO. OF PAGES, INCLUDING COVER:

02

BORROWER SENDER'S REFERENCE NUMBER:

ANICETO QUIOCO

786 955 8693

LOAN # YOUR REFERENCE NUMBER:

0015338635

SS# XXX-XX-

URGENT FOR REVIEW PLEASE COMMENT PLEASE REPLY PLEASE RECYCLE

NOTES/COMMENTS:

Attached is a complete workout package for the loan modification assistance. Please review the documents for the same.

- Letter of Authorization.
- RMA Form.
- 4506-T Form.
- Dodd Frank Certification.
- Hardship Letter.
- Income and Expense Worksheet.
- Paystubs.
- Bank Statements.
- Tax Returns.
- Utility (Electric) Bill.

In case of any missing documents, please contact 'Gary Johnson' at the number 1-786- 955- 8693

Name:
Loan number:



TRIAL PLAN AGREEMENT

Loan #: 0472011886

Sign and Return this Agreement by 01/20/2020

1. Payment Terms

Trial Plan Start Date: **02/01/2020**
Trial Plan Duration: **3 Months**
Trial Plan Payment Amount: **\$1,326.28**

Trial Plan Payment Schedule. Trial Plan payments will be due and payable to Flagstar Bank according to the schedule outlined below. If we do not receive a payment by the last day of the month in which it is due, the Agreement is considered broken.

	Due Date:	Amount Due:
Trial Payment 1	02/01/2020	\$1,326.28
Trial Payment 2	03/01/2020	\$1,326.28
Trial Payment 3	04/01/2020	\$1,326.28

After successful completion of the Trial Plan, you must continue to make payments in the amount of **\$1,326.28**, due on the 1st of the month, until you receive confirmation that the loan is permanently modified.

Trial Plan payments can be paid using any of the payment submission options listed below. If the first Trial Plan payment is being submitted with the signed Agreement, it should be sent to Flagstar Bank, Loss Mitigation Department W-110-2, 5151 Corporate Drive, Troy, MI 48098, not to the 'Pay by Mail' address listed below.

Pay by Phone

(800) 393-4887
Monday-Friday, 8:30 a.m.-7 p.m. ET

Pay by Mail

Flagstar Bank • P.O. Box 660263
Dallas, TX 75266-0263

Western Union Quick Collect

Pay at a participating Western Union agent location. Please visit westernunion.com for additional information.

If you cannot afford the trial period plan payments described above but want to remain in your home, or if you have decided to leave your home, please contact us immediately to discuss additional foreclosure prevention options that may be available.

Application of Payments During the Trial Plan. Because the Trial Plan payment amount may be less than the loan's contractual payment amount, you agree that: (1) we will hold the Trial Plan payments in a suspense account until sufficient funds are in the account to fulfill your oldest delinquent contractual monthly payment; (2) we will not owe you interest on the amounts held in the suspense account; and (3) any funds left in the suspense account at the end of the Trial Plan will be applied to reduce the unpaid amounts of your mortgage loan in accordance with applicable law. Our acceptance and posting of your payment during the Trial Plan will not be deemed a waiver of the acceleration of your loan and related activities, and shall not constitute a cure of your mortgage default unless such payments reinstate the loan.

Name:
Loan number:



01/15/2020



OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
LOAN NUMBER
0659959472

CAROL GRIFFIN BONO
RICHARD BONO

Dear CAROL GRIFFIN BONO and RICHARD BONO:

We have reviewed your application for mortgage assistance. Please find a summary of the programs for which you were evaluated below, based on the eligibility requirements of Fannie Mae, the owner/guarantor/trustee of the mortgage loan. Fannie Mae requires us to review your application for the options available to you in a certain order. This means that if you are approved for an option higher in the order, you may not qualify for options that are lower down on the list.

Please note that we have reviewed you for options that would allow you to keep the property and for options that would mean that you would not keep the property. Although you may have requested a specific loss mitigation option, we have evaluated you for all other available options to ensure you have sufficient information to make an informed decision.

- **Flex Modification** - Approved
- **Short Sale** - Conditionally Approved
- **Deed In Lieu** - Conditionally Approved

Detailed information about the available loss mitigation programs and our analysis of your eligibility are provided below. You may find you are approved, or conditionally approved, for several different options. If you are eligible for more than one option, you may only accept one offer. Please note the deadlines to respond to each offer because if you do not respond in time, we will treat that as a rejection of the offer. To appeal a modification denial, you must appeal by the specified deadline.

Please be sure to read the instructions related to each option carefully. Please note that, unless specified otherwise, the instructions in each section relate only to the option discussed in that section.

I. Retention Option: Retention options allow a borrower to continue to make voluntary payments and remain in the property.

A. Modification: A modification changes the terms of the loan to cure past-due amounts and usually provides for more affordable voluntary payments.

You are approved for a Voluntary Trial Period Plan under the Flex Modification Program. This is the first step in the process toward qualifying for a **permanent** loan modification. It is important that you read all of this information so you completely understand the actions you need to take to successfully complete the Voluntary Trial Period Plan to permanently modify the mortgage.

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Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



Name:
Loan number:

0106969652 HZ



02/13/2020

Hours of Operation
Customer Service: Monday - Friday, 8:30 AM to 11:00 PM ET
Collections Dept: Monday - Friday, 8:30 AM to 10:00 PM ET

CARLOS GUZMAN-CABALLERO

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 0106969652

Dear Borrower(s):

You have been approved for the foreclosure prevention alternative described on the next page. Please review the offer in its entirety as it is important that you understand all of what is required of you in order to take advantage of the offer.

The owner and assignee of your loan is: LoanDepot.com LLC

You were not approved for the following foreclosure prevention programs for the reason(s) specified below:

<i>Payment Plans</i>		
Program	Determination	Reason for Non-Approval
Repayment Plan	Non-Approved	After reviewing your financial information it was determined that your income is insufficient to qualify for this homeowners assistance program.
Type I Special Forbearance (Unemployment)	Approved	
Type I Special Forbearance	Non-Approved	The hardship provided did not meet the program requirements.

<i>Modifications</i>		
Program	Determination	Reason for Non-Approval
HAMP Stand Alone Partial Claim	Non-Approved	We are unable to reduce your current interest rate to be at the current market value which is a requirement for this program.

www.loandepot.com/loanadministration

1-877-420-4526

Name:
Loan number:



March 17, 2020

 SHEILA E ROBERTS

Customer Name(s): SHEILA E ROBERTS
Account Number: 0014986053

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

SPS has completed its review of this account for the loss mitigation assistance requested. SPS conducts its reviews in accordance with applicable laws and investor eligibility rules. SPS is committed to a policy of nondiscrimination in all aspects of its servicing program.

Loss Mitigation Program Decision

Congratulations! You have qualified for and we are pleased to offer you a Repayment Plan. This program is intended to help you avoid foreclosure or other legal action. Attached you will find the terms and conditions of our approval along with instructions to accept the offer. It is important that you read it carefully and comply with the terms outlined in the agreement. If after reading through the terms and conditions of the offer you find that you are unable to meet the requirements, or you have further questions, please contact SPS.

The approved option must be accepted by April 11, 2020, or we will consider the offer rejected. Please note that if you do not accept this offer by the due date listed above, you may lose your opportunity to participate in these options now and in the future.

Because we were unable to approve any other home retention options, a Repayment Plan is being offered to you as an alternate solution to keep your home. If this payment is not affordable, we offer home non-retention options for which you may be eligible, which are described below. Please contact us to discuss these options.

Please note, income was not required nor considered as part of our evaluation.



Name:
Loan number:

P.O. BOX 51850
LIVONIA MI 48151-5850
RETURN SERVICE REQUESTED



Phone Number: 866-214-5733
Fax: 866-467-1187
Email: Lossmitigation@shellpointmtg.com
Mon - Thurs: 8:00AM-6:00PM
Fri: 8:00AM-5:00PM



S-SFRECS20 L-1074 R-204
PBV0I900200376 - 617453425 I01513
DWAYNE DAVIDSON

Loan Number:	0579428364
Principal Balance:	\$112,880.64

03/25/2020

STREAMLINED MODIFICATION SOLICITATION LETTER

Dear Borrower,

Avoid Foreclosure—Act Now

Your mortgage is seriously delinquent. We've tried 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 contact us.

Option 1: Stay in Your Home

Based on a careful review of your mortgage account, we are offering you an opportunity to enter into a Trial Period Plan for a mortgage 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.

Proposed Modification Terms

If you successfully complete the Trial Period Plan by making the required payments, you will receive a modification with a fixed interest rate for 40 years from the date the modification is effective. If we determine that the unpaid balance of your mortgage is more than 80% of the value of your home, you may be eligible to have up to 30% of your principal balance deferred, and the deferred amount will not be subject to any interest rate charges. Moreover, the deferred principal amount will not be due and payable until the earlier of (i) the end of the 40-year term of the modified mortgage, (ii)

the interest-bearing balance of your loan has been paid off, (iii) any sale or transfer of your interest in the property, or (iv) a refinance of your mortgage loan.

After successfully completing the trial plan, you must continue making trial payments until your permanent modification is complete.

If you are a successor in interest, then in order to complete the Modification, we will need one of the following sets of documents – Death Certificate and Executed Will or Court Order; Recorded Instrument proving Tenancy by the Entirety or Joint-Tenancy (so long as the jurisdiction does not require a Probate Court to establish a successor); an Affidavit of Heirship and a Death Certificate (so long as the jurisdiction does not require a Probate Court to establish a successor); a Property Agreement filed incident to a divorce proceeding (so long as the jurisdiction does not require a Deed conveying the interest in the property); or Evidence of a Quit Claim Deed transferred from living spouse or parent.

If you have questions about your trial period or permanent modification requirements, please contact us at 866-214-5733.

Sincerely,

Customer Support
Shellpoint Mortgage Servicing

**AVOID
FORECLOSURE--
ACT BY:
4/8/2020**

Contact a member of our customer support team at 866-214-5733 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 www.shellpointmtg.com

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.

Name:
Loan number:



8950 Cypress Waters Blvd.
Coppell, TX 75019

04/16/2020



OUR INFO
ONLINE
www.mrcooper.com



1986 3 MB 0.439 T6 P1 AUTO 338035.2-NNNNNN-30359566
MAXCINE BROWN

YOUR INFO
LOAN NUMBER
0617949631

Dear MAXCINE BROWN:

We have reviewed your application for mortgage assistance. Please find a summary of the programs for which you were evaluated below, based on the eligibility requirements of Wells Fargo Bank N.A., the owner/guarantor/trustee of your mortgage loan. Wells Fargo Bank N.A. requires us to review your application for the options available to you in a certain order. This means that if you are approved for an option higher in the order, you may not qualify for options that are lower down on the list.

Please note that we have reviewed you for options that would allow you to keep the property and for options that would mean that you would not keep the property. Although you may have requested a specific loss mitigation option, we have evaluated you for all other available options to ensure you have sufficient information to make an informed decision.

- **Proprietary Modification - Approved**
- **Short Sale - Conditionally Approved**
- **Deed In Lieu - Conditionally Approved**

Detailed information about the available loss mitigation programs and our analysis of your eligibility are provided below. You may find you are approved, or conditionally approved, for several different options. If you are eligible for more than one option, you may only accept one offer. Please note the deadlines to respond to each offer because if you do not respond in time, we will treat that as a rejection of the offer. To appeal a modification denial, you must appeal by the specified deadline.

Please be sure to read the instructions related to each option carefully. Please note that, unless specified otherwise, the instructions in each section relate only to the option discussed in that section.

I. Retention Options: Retention options allow a borrower to continue to make voluntary payments and remain in the property.

- A. Reinstatement:** A reinstatement is a single lump-sum voluntary payment to bring the mortgage current by paying all past due amounts, including amounts paid on a borrower's behalf, if any, as a result of failure to pay the mortgage on time.
To Reinstate the mortgage, please refer to your Monthly Billing Statement.
- B. Modification:** A modification changes the terms of the loan to cure past-due amounts and usually provides for more affordable voluntary payments.

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If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



338035.2-1986.1

Name:
Loan number:



April 27, 2020

 BENJI A MUNOZ

Customer Name(s): BENJI A MUNOZ
CAROLYN FERNANDEZ
Account Number: 0022702377

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, has completed its review of your complete Assistance Review Application. Based on the information you have provided, SPS has made a decision, outlined below. Thank you for completing your Assistance Review Application and submitting all required documentation. Please note that the decisions in this letter represent the evaluation of all home retention loss mitigation options available to you, ensuring you receive a fair and complete evaluation. Our reviews are conducted in accordance with all applicable laws and investor eligibility rules. SPS is committed to a policy of nondiscrimination in all aspects of its servicing program.

Loss Mitigation Program Decision

Congratulations! You have qualified for and we are pleased to offer you a SPS Trial Modification. This program is intended to help you avoid foreclosure or other legal action. Attached you will find the terms and conditions of our approval along with instructions to accept the offer. It is important that you read it carefully and comply with the terms outlined in the agreement. If after reading through the terms and conditions of the offer you find that you are unable to meet the requirements, or you have further questions, please contact SPS.

This offer must be accepted by June 1, 2020, or we will consider the offer rejected. Please note that if you do not accept this offer by the due date listed above, you may lose your opportunity to participate in these options now and in the future. Also note that your plan will be considered accepted if you make the first payment due according to the attached payment schedule.

If you are currently eligible to receive principal reduction incentives for remaining current under a prior Home Affordable Modification, acceptance of this plan will discontinue accrued or future incentives.

Home Non-Retention Options

You may also be eligible for home non-retention options. Our approval of these home non-retention options is conditioned upon our receipt of information that may not be in your possession (e.g., appraisal or title search) that is necessary to establish the specifics of the offer. Depending on what the documents show, the specific option may not be available.



Name:
Loan number:



May 1, 2020

NICHOLAS BURROW

Account Number: 211548

Dear Homeowner(s):

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided to us, we are offering you an opportunity to enter into a Trial Period Plan under the Fay Servicing Modification Program. 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 Trial Period Plan Offer

You must contact us at (800) 495-7166 or in writing at Fay Servicing, LLC, 440 S. LaSalle St., Ste. 2000, Chicago, IL 60605, ATTN: Loss Mitigation, no later than May 15, 2020 to indicate your intent to accept this offer. In addition, you must make your first Trial Period Plan payment by June 1, 2020.

TIME IS OF THE ESSENCE

If you fail to make the first Trial Period Plan payment by June 1, 2020 and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked and we may refer your loan to foreclosure, or if your loan has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

Make Trial Period Payments

To successfully complete the Trial Period Plan, you must make the Trial Period Plan payments below.

Payment Due	Payment Amount
June 1, 2020	\$1,513.66
July 1, 2020	\$1,513.66
August 1, 2020	\$1,513.66

Please send your Trial Period Plan payments to:

Fay Servicing, LLC
1601 LBJ Freeway, Ste. 150
Farmers Branch, TX 75234
ATTN: Loss Mitigation

If you have questions regarding this notice please contact us at (800) 495-7166, or contact your Account Manager, Ryan Finnigan, directly at (773) 945-9402.

For a complete list of programs for which you were reviewed for eligibility or were not reviewed for due to a more appropriate option being offered, see Attachment A.

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Call today: 1-800-495-7166, our office hours are Monday – Thursday 8am – 9pm, Friday 8:30am – 5pm, and Saturday 10am – 4pm, CST. NMLS ID #88244.

Name:
Loan number:



April 29, 2020

NICHOLAS BURROW

Account Number: 211547

Dear Homeowner(s):

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided to us, we are offering you an opportunity to enter into a Trial Period Plan under the Fay Servicing Modification Program. 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 Trial Period Plan Offer

You must contact us at (800) 495-7166 or in writing at Fay Servicing, LLC, 440 S. LaSalle St., Ste. 2000, Chicago, IL 60605, ATTN: Loss Mitigation, no later than May 13, 2020 to indicate your intent to accept this offer. In addition, you must make your first Trial Period Plan payment by June 1, 2020.

TIME IS OF THE ESSENCE

If you fail to make the first Trial Period Plan payment by June 1, 2020 and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked and we may refer your loan to foreclosure, or if your loan has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

Make Trial Period Payments

To successfully complete the Trial Period Plan, you must make the Trial Period Plan payments below.

Payment Due	Payment Amount
June 1, 2020	\$2,353.89
July 1, 2020	\$494.25
August 1, 2020	\$494.25

Please send your Trial Period Plan payments to:

Fay Servicing, LLC
1601 LBJ Freeway, Ste. 150
Farmers Branch, TX 75234
ATTN: Loss Mitigation

If you have questions regarding this notice please contact us at (800) 495-7166, or contact your Account Manager, Ryan Finnigan, directly at (312) 471-2629.

For a complete list of programs for which you were reviewed for eligibility or were not reviewed for due to a more appropriate option being offered, see Attachment A.

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Call today: 1-800-495-7166, our office hours are Monday – Thursday 8am – 9pm, Friday 8:30am – 5pm, and Saturday 10am – 4pm, CST. NMLS ID #88244.

Name:
Loan number:



04/07/2020



OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
LOAN NUMBER
0660456187

HELEN EFSTATHIADIS

Dear HELEN EFSTATHIADIS:

Why am I receiving this letter?

Based on a careful review of the mortgage account, we are offering you an opportunity to enter into a Trial Period Plan for a Flex Modification.

What do I need to know?

If you choose to participate in this program, you must complete a Trial Period Plan by sending three consecutive voluntary monthly payments, which are outlined in the Voluntary Trial Period Payment Schedule below.

Voluntary Trial Period Payments Schedule*

Voluntary Trial Plan Payment	Voluntary Payment Due Date (Voluntary payments must be received by the last day of the month)	Voluntary Trial Payment
1 st Payment	05/01/2020	\$445.69
2 nd Payment	06/01/2020	\$445.69
3 rd Payment	07/01/2020	\$445.69

*In order for you to successfully complete the voluntary Trial Period Plan, we must receive your voluntary Trial Period Plan payments on or before the last day of the month reflected in the above chart.

Once you have successfully made each of the three voluntary monthly Trial Period Plan payments by the due dates, we will send you the final modification agreement which is required to be signed and returned to us. We will also sign this modification agreement and the account will be permanently modified in accordance with the terms of the modification agreement.

If you successfully complete the Trial Period Plan by making the voluntary payments and submit the required signed copies of the final modification agreement, you will receive a modification with an interest rate of 7.75%, which will be fixed for 40 years from the effective date of the modification. If we determine that the unpaid balance of the mortgage is more than 115% of the value of your home, you will be eligible to have up to 30% of the principal balance deferred, and the deferred amount will not be subject to any interest rate charges. Moreover, the deferred principal amount will not be due and payable until the earlier of (i) the end of the 40-year term of the modified mortgage, (ii) the interest-bearing balance of the loan has been paid off, (iii) any sale or transfer of the interest in the property, or (iv) a refinance of the mortgage loan.

If you are unable or unwilling to pay the voluntary monthly trial payment listed above, we may have other options for you – such as a short sale or a mortgage release (deed in lieu). If you wish to be evaluated for other loss mitigation options, we must receive a complete loss mitigation application. Please contact us for more details.

What do I need to do?

Step 1: To Stop the Foreclosure Process (Suspension of Foreclosure)

Prior to your acceptance of this offer as specified in Step 2 below, we are not required to halt pending foreclosure proceedings or

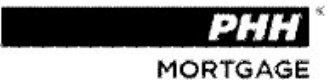
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If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



Name:
Loan number:



04/10/2020

Respond to this offer no later than:
05/01/2020

WILLIE L TAYLOR



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

Dear WILLIE L TAYLOR,

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

Below, please find important information about our decision regarding mortgage assistance, with additional details on the following pages. However, **time is of the essence** to accept this offer. A response must be received by 05/01/2020 in order to start this trial modification. This offer will expire, so we must receive a response by the date listed on this letter.

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 05/01/2020.
 - In addition, the First Trial Period Plan payment of \$1,106.16 needs to be made by 05/01/2020.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$1,106.16	05/01/2020
2	\$1,106.16	06/01/2020
3	\$1,106.16	07/01/2020

What needs to be known:

- We have completed the review of the application for assistance and the financial information provided.
- The account is approved for a Helping Homeowners Modification with monthly payments in the amount of \$1,106.16.
- In order to have the account modified permanently, the following requirements must be met:

7190366042

OCWN_PLS_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. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

0-814-BEQ424000002-001412-000-000-000-000