

[REDACTED]
[REDACTED]
[REDACTED]
FEBRUARY 27, 2012

[REDACTED]
[REDACTED]
BROOKLYN, NEW YORK [REDACTED]

Mortgage Modification: Trial Plan Agreement

Account: [REDACTED]
Property Address: [REDACTED]
BROOKLYN, NEW YORK [REDACTED]

Dear [REDACTED]:

You have been approved for a Mortgage Modification from [REDACTED]. Now, it's time to take the next step in achieving long-term affordability for your home – beginning your Trial Period Plan, explained below.

Your [REDACTED] Trial Period Plan (TPP) payment schedule is shown in the table. Make these payments instead of your regular monthly payment (there's a chance you could receive a monthly statement with the old payment amount). **By making the first trial payment, you are accepting the terms of this TPP, including the Additional Terms and Conditions set forth below.**

TPP Amount	TPP Due Date
\$ 2,075.94	04/01/2012
\$ 2,075.94	05/01/2012
\$ 2,075.94	06/01/2012

If your first payment is not received at the address below by April 01, 2012, the TPP will not be valid. Collection and/or foreclosure action may commence or continue. Your first payment must be made using one of the payment coupons enclosed, payable to [REDACTED] and mailed to:

[REDACTED]

Be sure to write your account number on your check. We recommend you send your payment via certified mail for delivery confirmation. If you submitted two or more NSF (non-sufficient funds) checks within the past six months, certified checks are required for your TPP payments.

If you have any questions, please contact us at the number provided below.

Sincerely,

[REDACTED]

Your dedicated Customer Assistance Specialist is:
[REDACTED]
Direct phone number: [REDACTED] ext [REDACTED]

See the Important Information.

[REDACTED]

[REDACTED]