



You may be able to make your payments more affordable.  
Act now to get the help you need!

OCTOBER 08, 2014

SAIF [REDACTED]  
[REDACTED]  
FAR ROCKAWAY, NEW YORK 11692

Loan: [REDACTED]  
Property Address: [REDACTED]  
[REDACTED]  
FAR ROCKAWAY, NEW YORK 11692

Dear SAIF [REDACTED]

You're eligible for a permanent Home Affordable Modification. As previously described, if you met the terms of the Home Affordable Modification trial period plan, we would modify your mortgage loan and waive all prior late charges that remain unpaid.

The enclosed Home Affordable Modification Agreement ("Modification Agreement") shows the proposed terms of your modified mortgage.

**How to accept this offer:**

**STEP 1 COMPLETE AND RETURN THE ENCLOSED AGREEMENT BY THE DUE DATE**

To accept this offer, you must sign and return both copies of the Modification Agreement to us in the enclosed, prepaid envelope by **OCTOBER 22, 2014**. If the Modification Agreement has notary provisions at the end, you must sign both copies before a notary public and return the notarized copies to us. We encourage you to **make a copy** of all documents for your records. If you do not send both signed copies of the Modification Agreement by the above date, you must contact us if you still wish to be considered for this program and have your loan modified.

Chase and FedEx Office offer a free, easy way to return your loan documents. To find the nearest FedEx Office location offering this service, visit [fedex.com/us/office](http://fedex.com/us/office), enter your ZIP code in the Find a FedEx Location box and select "FedEx Kinko's is now FedEx Office." Bring your documents to one of these select FedEx Office locations and say "I am returning documents to Chase Mortgage." Provide your name, ZIP code, and phone number to the counter agent, and they will ship your documents to us at no charge. For more information, go to [fedex.com/us/office](http://fedex.com/us/office).

**STEP 2 CONTINUE TO MAKE YOUR TRIAL PERIOD PAYMENTS ON TIME**

Make any remaining trial period payments on or before the dates they are due. If the trial period payments are made after their due dates or in amounts different from the amount required, your loan may not be modified.

To better understand the proposed terms of your modified mortgage, please read the attached summary of your modified mortgage and the Modification Agreement.

The Making Home Affordable program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we — your mortgage servicer — and the Federal Government are working to offer you options to help you stay in your home.

Enclosures: Summary of Your Modified Mortgage, Two copies of the Modification Agreement, ACH Form, Insurance Letter

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