

**HELPING YOU STAY IN YOUR HOME.**



7/28/2012

Loan Number: [REDACTED]  
Property Address: [REDACTED] Jamaica, NY 11433

Kim [REDACTED]  
[REDACTED]  
Jamaica, NY 11433

Dear Kim [REDACTED]

**Congratulations!** This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

**What you need to do...**

To accept this offer, you must make your first monthly "trial period payment." To qualify for a permanent modification, you must make the following trial period payments in a timely manner:

1st payment: \$1,011.40 by 9/1/2012  
2nd payment: \$1,011.40 by 10/1/2012  
3rd payment: \$1,011.40 by 11/1/2012

After all trial period payments are timely made and you have submitted all the required documents, your mortgage will be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each payment is not received by Ocwen Loan Servicing, LLC in the month in which it is due, this offer will end and your loan will not be modified under the Making Home Affordable Program.**

**If you have any questions or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call us at (800) 746-2936 as we may be able to help you. (Also, please review the attached "Frequently Asked Questions.")**

Sincerely,

Ocwen Loan Servicing, LLC

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices

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.

*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 not intended as and does not constitute an attempt to collect a debt.*

[REDACTED]