

**HELPING YOU STAY IN YOUR HOME.**

 **MAKING HOME AFFORDABLE**



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

July 13, 2015

[REDACTED]  
Ehsanul Habib  
11821 Queens Blvd Ste 603  
Forest Hills, NY 11375-7206

RE: Debtor Name: Mohammed [REDACTED]  
Co-Debtor Name: [REDACTED]  
BK Case #: [REDACTED]  
Property Address: [REDACTED]  
Jamaica, NY [REDACTED]  
CitiMortgage Loan#: [REDACTED]

IMPORTANT: This communication is in regard to your above-referenced client's mortgage loan. Please forward to your client, if you deem appropriate

Dear Ehsanul Habib,

Based on a careful review of the information you provided, we are offering Mohammed [REDACTED] and at [REDACTED] [REDACTED] Jamaica, NY 11435 an opportunity to enter into a conditional Trial Period Plan under the federal Home Affordable Modification Program (HAMP). This is the first step toward qualifying for more affordable voluntary 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 and permanently modify your mortgage.

**To Accept This Offer**

You must contact us at **1-855-843-2549 ext. 0475234** or in writing at the address provided below by no later than **7/27/2015** to indicate your intent to accept this offer, or alternatively, submit your first payment by that same date to accept this offer. However, if you do not respond by **7/27/2015**, the offer will be revoked. **TIME IS OF THE ESSENCE.**

**Make Trial Period Plan Payments**

To successfully complete the Trial Period Plan, we must receive the Trial Period Plan payments below.

- First payment: \$2,150.62 by 8/1/2015
- Second payment: \$2,150.62 by 9/1/2015
- Third payment: \$2,150.62 by 10/1/2015

Please send your Trial Period Plan payments to:  
CitiMortgage, PO Box 688950, Des Moines, IA 50368-8950

If you have questions about your Trial Period Plan or permanent modification requirements, please contact us at 1-855-843-2549 ext. 0475234.