



Lower Your Monthly Payment by \$161.41

April 11, 2017

[REDACTED] SINGH
118-21 QUEENS BLVD
SUITE 603
FOREST HILLS, NY 11375

Account Number: [REDACTED]
Property Address: [REDACTED]

Dear [REDACTED] SINGH,

Congratulations! You are approved for a Trial Period Plan. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter to understand all the steps you need to take to modify your loan.

Current principal and interest payment \$2,781.10	Proposed principal and/or interest payment ¹ \$2,330.84
Current taxes and insurance payment (estimated if escrowed) \$360.86	Proposed taxes, insurance, and/or ancillary payment (loan will be escrowed) \$649.71
Current total monthly payment (including estimated amount if escrowed) \$3,141.96	Proposed total monthly payment \$2,980.55

Savings of \$161.41 per month

What you need to do to accept this offer:

1. Sign and return the Acknowledgment page below by April 26, 2017 using the return information below.

¹ Reduction in monthly payments will be accomplished through a deferral and/or forgiveness of outstanding balances. Borrower(s) is informed that forgiveness of principal may have adverse credit and legal consequences and may result in taxable income to Borrower(s).