

HELP FOR AMERICA'S HOMEOWNERS.

MAKING AFFORDABLE

relationships that work

green tree[®]

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

November 10, 2014

Green Tree Servicing LLC
P.O. Box 6172
Rapid City, SD 57709-6172

KULSUM [REDACTED]
118-21 QUEENS BLVD STE 603
FOREST HILLS NY 11375-7206

Re: Green Tree Servicing LLC ("Green Tree")
Account Number: [REDACTED]
Property Address: [REDACTED]
JAMAICA, NY 11435

THIS INFORMATIONAL NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE CURRENTLY IN BANKRUPTCY OR YOUR ACCOUNT WAS DISCHARGED IN BANKRUPTCY WITHOUT A REAFFIRMATION, THE SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DEBT AS YOUR PERSONAL LIABILITY.

Dear KULSUM [REDACTED]:

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification Program. This is the first step towards qualifying for a more affordable mortgage payment. 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:	\$1,890.76 by 12/01/2014
2nd payment:	\$1,890.76 by 01/01/2015
3rd payment:	\$1,890.76 by 02/01/2015

After all trial period payments are timely made and you have met all of the applicable qualification requirements, your mortgage will then 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 Green Tree in the month in which it is due, this offer will end and your loan will not be modified under the terms described in this offer.**

If you have any questions or if you cannot afford the trial period payments shown above but want to keep your property, or if you have decided to leave your property but still want to avoid foreclosure, please call us at 1-800-643-0202 as we may be able to help you. (Also, please review the attached "Frequently Asked Questions".)



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