P.O. BOX 51850 LIVONIA MI 48151-5850 RETURN SERVICE REQUESTED



լիրիլիկելիին հեկիրեւիի իրևորդելի իրիրումի ին հերիկումի

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118-21 QUEENS BLVD STE 603 FOREST HILLS NY 11375-7206



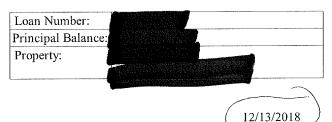
Phone Number: 866-825-2174

Fax: 866-467-1187

Email: Lossmitigation@shellpointmtg.com

Mon - Thurs: 8:00AM-6:00PM

Fri: 8:00AM-5:00PM



Dear Homeowner(s),

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, you are approved to enter into a Trial Period Plan for a mortgage modification. This is the first step toward qualifying for more affordable 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 to permanently modify your mortgage.

To Accept This Offer

If you have notified us of your intent to accept the offer by 12/27/2018, you must make your first trial period payment by 01/01/2019. If you fail to make the first trial period payment by 01/01/2019 and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked, foreclosure proceedings may continue, and a foreclosure sale may occur.

Make Trial Period Payments

To successfully complete the trial period, you must make the trial period payments below.

First payment: \$2,386.67 by 01/01/2019
Second payment: \$2,386.67 by 02/01/2019
Third payment: \$2,386.67 by 03/01/2019

TIME IS OF THE ESSENCE.

Please send your trial period payments to:

Shellpoint Mortgage Servicing P.O. Box 740039 Cincinnati, OH 45274-0039

For future communications regarding the status of your loan or your application for loss mitigation, you may contact your SPOC (Single Point of Contact) by phone at 888-550-1550. Alternatively, you may visit our Borrower Web Portal at www.shellpointmtg.com or email your SPOC directly at lfreeman@shellpointmtg.com.

Sincerely,

Loss Mitigation Department Shellpoint Mortgage Servicing

Next Steps

 It is important that you thoroughly review the Frequently Asked Questions and Additional Trial Period Plan Information and Legal Notices information attached.