



3637 Sentara Way | Virginia Beach, VA 23452

March 13, 2020

Re: **FHA Trial Payment Plan Agreement**
Loan Number:

Dear Borrower(s):

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, we are offering you an opportunity to enter into a Trial Payment Plan (also referred to below as TPP) 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 Trial Payment Plan to permanently modify your mortgage.

To Accept This Offer

You must contact us at (800) 909-9525 to indicate your intent to accept this offer by April 1, 2020. All borrowers must sign this TPP Agreement and promptly return it to the address below using the envelope and overnight label provided as a courtesy. In addition, you must make your first Trial Period Plan payment by April 1, 2020.

TIME IS OF THE ESSENCE.

If you fail to make the first Trial Period Plan payment by April 1, 2020 and we do not receive the payment and signed agreement by the last day of the month in which it is due, this offer will be revoked and we may refer your mortgage to foreclosure, or if your loan has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

Make Trial Period Payments

To successfully complete the Trial Payment Plan, you must make all of the below Trial Payment Plan payments.

- First payment: \$1,186.30 by 04/01/2020
- Second payment: \$1,186.30 by 05/01/2020
- Third payment: \$ 1,186.30 by 06/01/2020

*The old payment was
\$ 1,768 -*

Please send your Trial Payment Plan payments and signed Trial Payment Plan Agreement to:

LoanCare, LLC
Attention: Loss Mitigation Department
P.O. Box 8068
Virginia Beach, VA 23450

Failure to make the TPP payments on the due dates and no later than the last day of the month in which it is due will result in revocation of the Agreement. Once all TPP payments have been made, you must continue making payments according to this signed agreement until the permanent FHA-HAMP loan modification has been ratified by all parties, to which you will receive a copy.

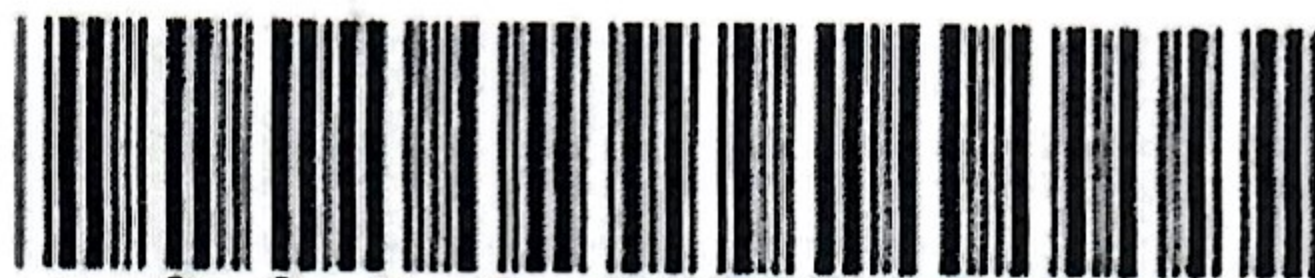
A trial plan payment plan is considered to have failed when anyone of the following occurs:

- You do not return the signed and executed Agreement within the month the first trial payment is due.
- The property becomes vacant or abandoned.
- Scheduled trial payment plan payments are not made by the last day of the month in which they are due.

If you have questions about your Trial Period Plan or permanent modification requirements, please contact us at (800) 909-9525.

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