

**mr. cooper**

CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.  
Dallas, TX 75019

OUR INFO  
ONLINE  
www.mrcooper.com

01/15/2019

[REDACTED]  
C/O ZACHARY PERLICK ESQ.  
1420 WALNUT STREET SUITE 718  
PHILADELPHIA, PA 19102

**YOUR INFO**  
Loan Number: [REDACTED]  
Property Address: [REDACTED]  
BENSALEM, PA 19020

Dear [REDACTED]

**Why am I receiving this letter agreement?**

You are approved to enter into a trial plan under the HAMP FHA Trial Program. This letter agreement explains the steps in the process toward qualifying for a **permanent** loan modification. It is important that you read this information in its entirety and completely understand the steps required to successfully complete the Trial Period Plan and obtain a permanently modified mortgage.

**What do I need to know?**

There are steps that need to be taken in order to accept this offer. These are outlined in the section titled, "What do I need to do."

The trial plan created for your account is displayed in the Trial Period Payment Schedule below.

Trial Period Payments Schedule*		
Trial Plan Payment	Payment Due Date (Payments must be received by the last day of the month)	Trial Payment
1 <sup>st</sup> Payment	03/01/2019	\$1,623.95
2 <sup>nd</sup> Payment	04/01/2019	\$1,623.95
3 <sup>rd</sup> Payment	05/01/2019	\$1,623.95

\*To successfully complete the trial period plan, after you accept the trial agreement in writing and return it to us, we must receive your Trial Period Plan payments on or before the last day of each month reflected in the above chart.

In order to accept the trial plan, you must first return the executed trial plan letter agreement to us, and then we must receive the first Trial Period Plan payment by the last day of the first month reflected in the above chart. If we do not timely receive your executed trial plan letter agreement, and/or if the first Trial Period Plan payment is not received by the due date, 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.

If you are unable or unwilling to pay the monthly trial payments listed above, we may have other options for you — such as a short sale or a mortgage release (deed in lieu).

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



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# mr. cooper

CHANGING THE FACE OF HOME LOANS

Loan #: [REDACTED]

By signing below, I acknowledge that I accept this trial plan offer, will follow the steps outlined in this letter agreement, and will keep my trial plan in good standing.

\_\_\_\_\_  
Borrower Signature Date

\_\_\_\_\_  
Co-Borrower Signature Date

**Recap of Trial Plan being accepted:**

<b>Trial Plan Payment</b>	<b>Payment Due Date (Payments must be received by the last day of the month)</b>	<b>Trial Payment</b>
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**If you do not execute this letter agreement and it is not received by Mr. Cooper on or before the last day of the first month reflected on the above chart, this offer will expire.**

Please sign and return this letter agreement to Mr. Cooper by one of the following options:

Mail: Mr. Cooper, P.O. Box 619097, Dallas, TX 75261  
Fax: 214-488-1993  
Email: [modification.assistance@mrcooper.com](mailto:modification.assistance@mrcooper.com)