



Ditech Financial LLC
Attention: Loss Mitigation, T-214
2100 East Elliot Road, Building 94
Tempe, AZ 85284

June 29, 2018

ZACHARY
PERLICK
1420 WALNUT STREET
SUITE 718
PHILADELPHIA, PA 19102

Re: Ditech Financial LLC, ("Ditech")
Customer Name: [REDACTED]
Account Number: [REDACTED]
Property Address: [REDACTED]
PHILADELPHIA, PA 19145

THIS INFORMATIONAL NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOUR CLIENT IS CURRENTLY IN BANKRUPTCY OR THEY DISCHARGED THIS DEBT IN A BANKRUPTCY, THE SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DEBT AS THEIR PERSONAL LIABILITY.

Dear ZACHARY PERLICK:

Congratulations! Your client is approved for a permanent modification. This is the first step towards qualifying for a more affordable mortgage payment. Please read this letter in its entirety so that your client understands all of the steps your client needs to take to modify their mortgage payments.

What your client needs to do:

To accept this offer and take advantage of this opportunity, your client must sign and return the enclosed Agreement by 07/29/2018. After the signed Agreement has been received, your client's mortgage will then be permanently modified. If your client does not provide the required signed Agreement by the above-referenced date, this offer will end and your client's account will not be modified.

If you have any questions, please call us toll-free at 1-800-643-0202, Monday - Friday 7 a.m. to 8 p.m., Saturday 7 a.m. to 1 p.m. CST.

Ditech Financial LLC
Attention: Loss Mitigation, T-214
2100 East Elliot Road, Building 94

ABK

8/19/2016
LTR-1019

**Account Modification
TRANSPARENCY NOTICE**

This Account Modification Summary is intended to be a clear and simple summary of the final account modification that we are pleased to offer your client. We believe the account modification will help put your client in a better position to make their account payments. When your client signs and returns the enclosed account modification agreement, they are agreeing to a new and permanent account modification. Please thoroughly review all of the enclosed documents to ensure that your client understands the details of their account modification agreement.

Summary of Your Client's Modified Account:

Your client's new balance is \$393,021.81. To calculate this new account balance, we added past due interest in the amount of \$27,176.80 and eligible servicing expenses of \$225.00 and taxes and insurance of \$22,916.95 totaling \$50,318.75 to your client's principal balance. Unpaid late fees are not included in this amount and will be waived when your client's account modification is finalized. If your client's account has mortgage insurance, the mortgage insurance premium may increase as a result of the higher mortgage loan balance.

The current interest rate of 4.000% is changing to 4.125% for the life of your client's modified account.

Tax Consequences:

Your client's creditor may be required to report to the Internal Revenue Service any debt forgiveness of \$600 or more in principal, subject to certain exceptions that may or may not apply to your client. If required, such reporting may result in consequences regarding your client's federal, state or local tax liability. In addition, if your client receives public assistance, the forgiveness of debt may affect their eligibility for these benefits. Ditech cannot provide any advice or guidance regarding possible tax consequences or effect on any public assistance benefits. Your client may wish to consult with their tax professional about any possible tax consequences and/or their public assistance office regarding other consequences that may result from the forgiveness of debt.

Your client's final payment date, which is their new maturity date, is July 1, 2058.

We have also deferred the repayment of \$117,906.54 in principal (deferred principal) to the end of your client's account term. Deferred principal does not accrue interest. The deferred principal amount must be paid in full when your client pays off the account, transfer an interest in, refinance, or sell their home or at maturity.

Your New Mortgage Payments:

Your client's new total modified monthly mortgage payments of \$1,890.55 are made up of principal and interest of \$1,171.29 and an initial escrow amount of \$719.26. Escrow payments are collected for payment of items such as property taxes and insurance and may change. We will notify your client of any adjustments to the total monthly payment.

Your client's total monthly payments will be due on the 1st of the month starting the 1st of August, 2018.

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
1 - 40	4.125%	07/01/2018	\$1,171.29	\$719.26, may adjust periodically	\$1,890.55, may adjust periodically	08/01/2018	480

* The escrow payments may be adjusted periodically in accordance with applicable law and therefore the total monthly payment may change accordingly.