



Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Phone: 1-800-643-0202
www.ditech.com

December 18, 2017

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 19120

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:

Thank you for contacting Ditech about your client's mortgage. Based on a careful review of the information you provided, we are offering your client an opportunity 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 and your client completely understand the actions they need to take to successfully complete the Trial Period Plan to permanently modify their mortgage.

To Accept This Offer

If you or your client have notified us of your client's intent to accept the offer by **01/01/2018**, they must make their first trial period payment by the first payment due date under their Trial Period Plan as designated below. If your client fails to make the first trial period payment by the first payment due date and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked.

Make Trial Period Payments

To qualify for a permanent modification, your client must make their first monthly "trial period payment" under their Trial Period Plan (described below). To qualify for a permanent modification, your client must make the trial period payments in a timely manner as specified below - instead of their normal monthly mortgage payments.

To qualify for a permanent modification with an amortization term of **480 months**, your client must make the trial period payments by the due dates indicated:

Trial Period Plan for 480 Month Term

1st payment: \$760.67 by 02/01/18

2nd payment: \$760.67 by 03/01/18

3rd payment: \$760.67 by 04/01/18

Please note that your client has the ability to prepay their mortgage account. There are no restrictions or penalties associated with paying more than the amount due.

TIME IS OF THE ESSENCE.

Please send trial period payments to:

Ditech Financial LLC
PO Box 660934
Dallas, TX 75266-0934

If your client is in bankruptcy and they are required to receive Bankruptcy Court approval of the modification, they may continue making their monthly Trial Period Plan payments until they receive approval. If your client is currently making their mortgage payments to a Trustee, they should continue to forward their monthly payment to the Chapter 13 Trustee.

If your client has questions about this information, their trial period payments, or our permanent modification requirements, please contact us at 1-800-643-0202.

Next Steps

- It is important that your client thoroughly review the *Frequently Asked Questions and Additional Trial Period Plan Information and Legal Notices* information attached.
- Once your client has successfully made each of the payments above by their due dates, they have submitted two signed copies of their modification agreement, we have signed the modification agreement, and they have met any other applicable qualification requirements, their mortgage will be permanently modified in accordance with the terms of their modification agreement.
- **We must receive each payment, in the month in which it is due. If your client misses a payment or does not fulfill any other terms of their trial period, this offer will end and their mortgage will not be modified.** Furthermore, if your client fails to comply with the requirements of their Trial Period Plan or if the account becomes delinquent after it is permanently modified, they may not be eligible for another mortgage account modification.
- If your client feels that they cannot afford the trial period payments shown above but wants to remain in their home, or if they have decided to leave their home, please contact us at 1-800-643-0202 to discuss alternative options.
- Please note that except for your client's monthly mortgage payment amount during the trial period, the terms of their existing note and all mortgage requirements remain in effect and unchanged during the trial period.