

M&T Bank

May 25, 2018

[REDACTED]

Philadelphia, PA 19143

RE: Loan No.: [REDACTED]
Property Address: [REDACTED]
Philadelphia PA 19143

Dear Mortgage Customer(s):

M&T Bank is the servicer of your loan. The owner of your loan is
MANUFACTURERS & TRADERS TRUST COMPANY

You are approved to enter into a Trial Payment Plan under the
FHA's Home Affordable Modification Program (FHA-HAMP). This is the
first step toward qualifying for more affordable mortgage payments.
Please read this letter so that you understand all the steps you need
to take to modify your mortgage payment.

You must make the following Trial Payment Plan payments in a timely
manner instead of your current monthly mortgage payment. Making these
payments will help demonstrate that you can afford a permanent modified
payment amount. Your first Trial Payment Plan payment is due by 07-01-18.

Trial Payment No.	Trial Payment	Due Date
1	\$ 514.79	07-01-18
2	\$ 514.79	08-01-18
3	\$ 514.79	09-01-18

Trial Payment Plan payments under this agreement should be made payable
to M&T Bank and mailed to:

M&T Bank
PO Box 62182
Baltimore, MD 21264-2182

Timely Payments: If any monthly Trial Payment Plan payment is not
received by the payment due date, it could result in the failure
of the Trial Payment Plan. This is important because a Trial
Payment Plan failure may result in a loan sale or the referral of
your mortgage to foreclosure, or if your loan has already been referred
to foreclosure, the foreclosure proceedings may re-commence and a
foreclosure sale may occur.

1.