

**SELENE**

9990 Richmond Avenue  
Suite 400 South  
Houston, TX 77042  
Telephone (877) 768-3759  
Fax (866) 926-5498  
www.selenefinance.com

Hours of Operation (CT)  
Monday - Thursday: 8 a.m. - 7 p.m.  
Friday: 8 a.m. - 5 p.m.

09/29/2016

LAW OFFICE OF ZACHARY PERLICK, ESQ.  
1420 WALNUT STREET STE 718  
PHILADELPHIA, PA 19102

Re: Loan #:  
Mortgagor(s):  
Property:

██████████  
██████████  
████████████████████  
WYNCOTE, PA 19095

Dear Mortgagor(s):

Selene Finance LP ("Selene") is pleased to offer you the enclosed Trial Modification Plan ("Agreement") as the first step to retain your home. This is your opportunity to prove that you want to keep the property and can afford to do so. The Agreement is based on certain financial information you provided to us and / or any statements or representations that you made to us directly or through your duly appointed representative or counsel and includes the terms we discussed with you.

Please read the Agreement carefully to ensure that you understand your obligations. You must comply with all of the terms to be considered for a modification or other permanent assistance.

Please pay on or before the due date outlined on the Agreement. Also, you are required to make the down payment using a money order, bank certified check, or send a Money Gram payment using code ██████████. If the signed Agreement and down payment are not received by the date the first installment is due, the Agreement is void. Understand, by signing this Agreement it is your responsibility to maintain records evidencing delivery of any and all payments, including the down payment. The addresses for remitting the payments are:

**Via Regular Mail**

Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

**Via Overnight Courier**

Selene Finance LP  
ATTN: Cashiering Department  
9990 Richmond Avenue, Suite 400 South  
Houston, TX 77042-1639

Please return the signed and initialed Agreement to Selene no later than 10/13/2016. You may use the enclosed envelope or use one of the other convenient methods listed on the last page. If you do not return the Agreement by 10/13/2016 or if you fail to meet the requirements of this Agreement, we will void the Agreement and pursue all remedies available to us under the Note and Security Instrument. If you have any questions concerning this Agreement, you should contact your Single Point of Contact at (877) 768-3759.

Robert Dugan  
Loan Resolution Department  
Selene Finance LP