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Mon - Thurs: 8:00AM-6:00PM

Fri: 8:00AM-5:00PM



[REDACTED]

S-SFRECS20 L-1028 R-106
P7TMX800200025 - 536303509 100458

[REDACTED]

[REDACTED]

PHILA PA 19151-2011

Loan Number:	[REDACTED]
Property:	[REDACTED] Phila, PA 19151

01/10/2018

Dear Borrower:

Congratulations, you are eligible for a Loan Modification, which will permanently change the terms of your mortgage! If you comply with the terms of the required Trial Period Plan, we will modify your mortgage loan and may waive all prior late charges that remain unpaid.

The enclosed Modification Agreement ("Loan Modification Agreement") reflects the proposed terms of your modified mortgage.

To Accept This Offer:**STEP 1 COMPLETE AND RETURN THE ENCLOSED AGREEMENT BY THE DUE DATE**

- Sign and return** both original versions of the Loan Modification Agreement back to us in the enclosed, pre-paid envelope by 1/24/2018. If you do not send both signed original versions of the Loan Modification Agreement by the above date, you must contact us if you still wish to be considered for a modification.
- If the Loan Modification Agreement has notary provisions at the end, you must sign both original versions before a notary public and return the notarized original versions to us.
 - We encourage you to make a copy of all documents for your records.

STEP 2 CONTINUE TO MAKE YOUR TRIAL PERIOD PAYMENTS ON TIME

- Make all remaining trial period payments** on or before the dates they are due. If the trial period payments are made after their due dates or in amounts different from the trial period payment amount required, your mortgage may not be eligible to be modified.

In the event you do not make the final trial period payment on or before the due date set forth in the Trial Period Plan Offer (but do make the final trial period payment before the end of the month in which it is due), the Modification Agreement may become effective on the first day of the second month following the final trial period month. The impact of delaying the modification effective day by one month includes (i) delay on implementation of the modified interest rate and (ii) increase in the delinquent interest capitalized.

To better understand the proposed terms of your modified mortgage, please read the attached Summary of Your Modified Mortgage and the Modification Agreement.

NOTHING CONTAINED HEREIN SHALL BE CONSTRUED TO BE A WAIVER OF THE BORROWER'S DISCHARGE, AN ATTEMPT TO COLLECT AGAINST THE BORROWER PERSONALLY, OR AN ATTEMPT TO REVIVE PERSONAL LIABILITY.

Don't delay—take advantage of this great offer by 1/24/2018.

Sincerely,

Loss Mitigation Department
Shellpoint Mortgage Servicing
866-825-2174

Attachments: Summary of Your Modified Mortgage, Two original versions of the Modification Agreement

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.