

Start your loan modification with a trial period mortgage payment of \$1,002.31. Call today.

Bank of America  Home Loans

MIAMI, FL 33147

Loan Number: [REDACTED]

October 10, 2009

Dear [REDACTED]

Thank you for recently taking the time to speak with us and for providing a portion of your financial information in order to start your three-month trial period for your mortgage loan modification. We want to help you stay in your home, and under the federal government's Home Affordable Modification Program we may be able to provide a more affordable mortgage payment.

For a three-month trial period, instead of making your existing mortgage payment you will now make the new trial period mortgage payment of \$1,002.31. Your next step in this process is to make the first month's trial period mortgage payment of \$1,002.31 today.

This program also requires that we set aside a portion of your new monthly payment in an escrow account to pay your real estate taxes and insurance premiums. We will withdraw funds from this escrow account to pay your real estate taxes and insurance premiums as they come due and you will no longer need to pay these amounts directly. As a result, your monthly mortgage payment under the Home Affordable Modification Program may increase due to the inclusion of your escrowed amount, but the principal and interest portion of your monthly mortgage payment will be more affordable. Your trial period monthly mortgage payment of \$1,002.31 shown above includes your escrow payment.

In the next few days you will receive a package with additional details and documents that you need to return to us so we can complete the three-month trial modification process and determine your eligibility for the permanent modification of your loan. **There are no fees associated with this program.** If we determine that you are not eligible for a permanent modification under the Home Affordable Modification Program, we will contact you to review other options.

Get started by making your first trial period mortgage payment of \$1,002.31 today. It's as easy as calling us at 1.800.669.6650 or mailing your payment in the enclosed envelope. If you have already made your first payment, please disregard this letter. You will receive a package from us soon with details regarding your next steps in the trial modification process.

Sincerely,



Ken Scheller
Senior Vice President
Home Retention Division
BAC Home Loans Servicing, LP

P.S. Make your first of three trial period mortgage payments today by calling 1.800.669.6650 or mail in the enclosed envelope. Please reference your loan number [REDACTED]

Mortgages funded and administered by an Equal Housing Lender.

♻️ Protect your personal information before recycling this document.

IMPORTANT NOTICE TO HELP YOU AVOID FORECLOSURE SCAMS

Beware of Foreclosure Rescue Scams. Help is free from your mortgage servicer!

- This program is only available to you through your mortgage servicer — BAC Home Loans Servicing, LP
- There is never a fee to get assistance or information about the Home Affordable Modification Program from your mortgage servicer or a HUD-approved housing counselor. For a HUD-approved counselor, visit <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage servicer to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage servicer without their approval.

Please detach and include with your new trial period mortgage payment in the enclosed envelope.

Bank of America  **Home Loans**

Loan # 

Enclosed is my new trial period mortgage payment of \$1,002.31.


MIAMI, FL 33147

Send your payment to:

BAC Home Loans Servicing, LP
Payment Processing
PO Box 660833
Dallas, TX 75266-0833