



12/9/2013

Reference:

Dear

**Act Now**

We've tried to contact you to discuss foreclosure prevention options that may be available. Please contact us as soon as possible.

**Option 1: Stay in Your Home**

Based on an estimate of your home's value, you're approved to enter into a Trial Period Plan for a mortgage modification. During the Trial Period, you will be required to make three monthly payments in the amount of \$801.25\*. Your first trial payment is due 1/1/2014.

To accept this option, within 14 days of the date of this letter you must call us at 877-782-7612 to confirm your participation or make your first Trial Period payment. If you follow the terms of the enclosed Trial Period Plan, your loan will be permanently modified. To stay in your home and avoid foreclosure, you must contact us right away or send us your Trial Period Plan payment. \*Once you start your Trial Period Plan, we may be able to offer you a mortgage modification under the Federal Home Affordable Modification Program (HAMP) with a lower monthly payment. To see if you qualify, you must submit a complete Borrower Response Package no later than 1/1/2014. If you have already submitted your Borrower Response Package, we'll evaluate you for a foreclosure prevention option, including the HAMP modification. In the meantime, you are encouraged to participate in this Trial Period Plan for a mortgage modification.

**Option 2: Leave Your Home**

If you are unable or unwilling to pay the monthly payment listed above, you may be eligible for a short sale or a mortgage release (deed in lieu of foreclosure).

**Contact Us**

Please call us today to discuss these options. Your Loan Counselor is Benjamin Higham and can be reached at 877-782-7612, 3165251 or via mail at the above listed mailing address.

Sincerely,

Nationstar Mortgage LLC  
Benjamin Higham  
Loan Counselor  
877-782-7612, 3165251

**Remember, you must respond by 1/1/2014.**

**ACT BY:  
1/1/2014!**

Contact a member of our customer support team at 877-782-7612 for any questions and to discuss these options.

This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if this debt is involved in a bankruptcy or has been discharged in a bankruptcy proceeding, this communication is not an attempt to collect a debt against you and any information obtained or given will be for informational purposes only.





You may be able to make your payments more affordable!  
Call 877-782-7612 for Immediate Assistance.

Loan Number

Dear

We want to continue to work with you to modify the mortgage and help make the payments more affordable. Based on a careful review of your Mortgage account, we are offering you 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 completely understand the actions you need to take to successfully complete the Trial Period Plan to permanently modify your mortgage.

This communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the United States Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt; however, Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

**Proposed Modification Terms**

If you successfully complete the Trial Period Plan by making the required payments, you will receive a modification with an interest rate of 4.625 %, which will be fixed for 40 years from the date the modification is effective. If we determine that the unpaid balance of your Mortgage is more than 115% of the value of your home, you will be eligible to have up to 30% of your principal balance deferred, and the deferred amount will not be subject to any interest rate charges. Moreover, the deferred principal amount will not be due and payable until the earlier of (a) the end of the 40-year term of the modified mortgage, (b) any sale or transfer of your interest in the property, or (c) a refinance of your mortgage loan.

**Step 1: To Stop the Foreclosure Process (Suspension of Foreclosure)**

In order for us to delay referring your mortgage to foreclosure, or suspend foreclosure proceedings if your loan has been referred to foreclosure:

- You may make your first trial period payment by 1/1/2014, which may be earlier than the scheduled due date described below and we will stop the foreclosure process.

However, if you do not respond by 1/1/2014, we will continue with the foreclosure process, and a foreclosure sale may occur.

This offer will be revoked if a foreclosure sale occurs, even if the sale occurs prior to the first trial period payment due date set forth below.

This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if this debt is involved in a bankruptcy or has been discharged in a bankruptcy proceeding, this communication is not an attempt to collect a debt against you and any information obtained or given will be for informational purposes only.

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