



May 08, 2014

Curtis [REDACTED]
Barbara [REDACTED]
[REDACTED]
Olympia, WA 98506

RE: Loan No.: [REDACTED]
Property Address: [REDACTED]
Olympia WA 98506

Dear Mortgage Customer(s):

Congratulations! You are approved to enter into a Trial Period 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.

Based upon the information you have provided, M&T has determined the following:
- Your monthly income is \$9165.06 and monthly expenses are \$7410.27.
- The NPV (net present value) of your loan is \$NA.
- M&T Bank is the servicer of your loan. The owner of your loan is Gnma-lakeview .

You are required to notify us of your intent to accept the Trial Period Plan by 05-22-14.

To notify us of your intent, you can use one of the following options:
* Sign and Return one copy of this FHA-HAMP Trial Period Plan Agreement
* Make your first trial payment listed below
* Contact us at 1.800.724.1633

To accept this offer:
* Return a signed copy of this FHA-HAMP Trial Period Plan Agreement
* You must make the following trial payments in a timely manner instead of your current monthly mortgage payment. Making these payments will help demonstrate that you can afford the modified payment amount.

Trial Period Payment No.	Trial Period Payment	Due Date On Or Before
1	\$1,767.13	6/1/14
2	\$1,767.13	7/1/14
3	\$1,767.13	8/1/14
4	\$	