



**BAYVIEW**  
LOAN SERVICING

Bayview Loan Servicing, LLC  
4425 Ponce de Leon Blvd. 5th Floor  
Coral Gables, FL 33146

March 8, 2013

**Borrower:**

[REDACTED]  
[REDACTED]  
[REDACTED], OH 45150

**Loan Number:** [REDACTED] **Property Address:** [REDACTED]

In response to your request for assistance, the terms of your loan will be adjusted to assist you during this time of difficulty.

The attached LOAN ADJUSTMENT AGREEMENT has been prepared for your signature(s). Please read the agreement carefully. We recommend that you review it with your attorney before signing.

**About Your Payment**

In accordance with the Agreement, your new monthly payment will be due 05/1/2013 in the amount of \$1,474.74, this payment includes \$834.93 for the new principal and interest payment and \$639.81 for the impound/escrow payment. **To make the Loan Adjustment effective, the original documents and the down payment of \$2,113.72 must be received by March 12, 2013.**

**In the event you do not receive a statement for the following month's installment, please forward your check in the amount of the new monthly payment M&T Bank P.O. Box 62181, Baltimore, MD 21264-2182**

Sincerely,

Ken [REDACTED]  
Asset Manager  
Bayview Loan Servicing, LLC  
Phone Number: [REDACTED]  
Fax Number: [REDACTED]

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.