



Lower Your Monthly Payment by \$667.24

August 14, 2015

MEGAN GARRIN
JOCELYN GIBSON
2825 E. COTTONWOOD PKWY. STE. 500
SALT LAKE CITY, UT 84121

Re: Loan Number: 00009803647560
Property Address: 47 BOYNTON RD
BLIXTON ME 04093

Dear Borrower(s),

Congratulations! You are approved for a Trial Period Plan. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter to understand all the steps you need to take to modify your loan.

Table with 2 columns: Current payment details and Proposed payment details. Rows include principal/interest, taxes/insurance, and total monthly payments.

Savings of \$667.24 per month

What you need to do to accept this offer:

- 1. Sign and return the Acknowledgment page below by 10/01/2015 using the return information below.

Caliber Home Loans, Inc.
Attn: Loss Mitigation Modification
13801 Wireless Way
Oklahoma City, OK 73134
Fax Number: 405-608-2011
Email: calibermods@caliberhomeloans.com

- 2. Send your monthly trial period payments—instead of your normal monthly payment—as follows:
1st Payment: \$934.56 due by 10/01/2015
2nd Payment: \$934.56 due by 11/01/2015
3rd Payment: \$934.56 due by 12/01/2015