



February 28, 2014

ROBERT [REDACTED]  
DEBRAH [REDACTED]  
[REDACTED]  
[REDACTED]

Loan Number: [REDACTED]

Property Address: [REDACTED]  
PUNTA GORDA, FL 33950

Dear Borrower(s),

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, 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.

**To Suspend Foreclosure**

You must contact us by phone or in writing at the address provided below no later than **3/14/2014**, to indicate your intent to accept this offer, or alternatively, submit your first payment by that same date to accept this offer. If you contact us or make payment by **3/14/2014**, we will not refer your loan to foreclosure, or if your loan has been referred to foreclosure, we will not move for foreclosure judgment or order of sale, or conduct a foreclosure sale.

However, if you do not respond by **3/14/2014**, foreclosure proceedings may continue, and a foreclosure sale may occur, even if such sale is scheduled prior to the first payment due date set forth below. If a foreclosure sale occurs prior to your making your first payment and you failed to respond by **3/14/2014**, this offer has been revoked.

**TIME IS OF THE ESSENCE.**

**To Accept This Offer**

If you have notified us of your intent to accept the offer by **3/14/2014**, you must make your first Trial Period Plan payment by 04/01/2014. If you fail to make the first Trial Period Plan payment by 04/01/2014 and we do not receive the payment by the last day of the month in which it is due, this offer has been revoked and foreclosure proceedings may continue and a foreclosure sale may occur.

**Make Trial Period Payments**

To successfully complete the Trial Period Plan, you must make the Trial Period Plan payments below.

- First payment: \$1,032.56 by 04/01/2014
- Second payment: \$1,032.56 by 05/01/2014
- Third payment: \$1,032.56 by 06/01/2014

Please send your Trial Period Plan payments to:

Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, Oklahoma 73134