



HELPING YOU STAY IN YOUR HOME.

MAKING
HOME
AFFORDABLE



12/04/2010

SPARKS NV

Loan#: [REDACTED]

Dear [REDACTED]

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification Program. 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 payments.

What you need to do...

To accept this offer, you must make new monthly "trial period payments" in place of your normal monthly mortgage payment. Send your monthly trial period payments—instead of your normal monthly mortgage payment—as follows:

1st payment:	\$1050.59	by 01/01/2011
2nd payment:	\$1050.59	by 02/01/2011
3rd payment:	\$1050.59	by 03/01/2011

*original payment
\$1,600 month!*

After all trial period payments are timely made and you have submitted all the required documents, your mortgage would then be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each payment is not received by Nationstar Mortgage LLC in the month in which it is due, this offer will end and your loan will not be modified under the Making Home Affordable program.**

If you have any questions or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call us at 1-877-450-8638, Monday through Thursday, between 8:00 a.m. and 8:00 p.m. (CST), and Friday, between 8:00 a.m. and 5:00 p.m. (CST). The "Frequently Asked Questions" document will also provide you with valuable information.

www.MyNationstarMtg.com

Sincerely,

Brandon Anderson
MHA Administrator
Nationstar Mortgage LLC

Attachments: (1) Frequently Asked Questions; (2) Additional Trial Period Plan Information and Legal Notices; (3) Trial Period Plan Notice (Verified Income)

The Making Home Affordable program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we — your mortgage servicer — and the Federal Government are working to offer you options to help you stay in your home.