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Hours of Operation (CT)
Monday – Thursday: 8 a.m. - 7 p.m.
Friday: 8 a.m. – 5 p.m.

03/27/2015

C/O THE FRESH START FIRM, LLC
PO BOX 71476
PHOENIX, AZ 85050

Re: Loan #:
Property:
HINESVILLE, GA 31313

Loss Mitigation Notice of Determination

Dear Mortgagor(s):

We are in receipt of your request for loan assistance. Below are the loss mitigation programs for which you have been evaluated, along with our determination of your eligibility.

Loan Modification

Decision: Approve

Trial Modification Payment Amount: \$797.52

Trial Payment Period: 3

Down Payment Amount: \$797.52

Down Payment Due Date: 05/01/2015

Deed in lieu of Foreclosure

Decision: Non-applicable

Short Sale

Decision: Non-applicable

To accept this offer, you must sign this letter and return it to Selene Finance LP (Selene), or call Selene and verbally accept by 04/03/2015



HAMP TRIAL PLAN AGREEMENT

Re: Borrower(s):
Property Add:
Loan#:

Borrower executed a promissory note (the "Note") and Mortgage/Deed of Trust/Deed to Secure Debt ("Security Instrument") on **12/23/2004** in the amount of **\$64,505.00** (the "Loan"). In consideration of the benefits which Borrower and Selene Finance LP ("Selene" or "Lender") may attain by entering into this Trial Plan Agreement (this "Agreement") and for other good and valuable consideration, Borrower and Lender agree to the following:

PAYMENT PLAN

Borrower agrees to make payments in the amounts shown below on or before the date specified for each payment (the "Trial Plan Period"). Borrower agrees to continue to pay the amount listed below every month until the modification agreement is received.

Date	<u>Payment Amount</u>
5/1/2015	\$797.52
6/1/2015	\$797.52
7/1/2015	\$797.52

PAYMENT POSTING

During the Trial Plan Period, any payments remitted will be applied to the account in accordance with the terms of the Security Instrument.

FORECLOSURE NOT DISMISSED

IN THE EVENT THAT A FORECLOSURE IS PENDING, THE FORECLOSURE ACTION WILL NOT BE DISMISSED. However, upon receipt of the signed Agreement and the first payment, the foreclosure will be placed on hold for the term of the trial period. If the Borrower defaults under this Agreement, Selene may immediately proceed with the pending foreclosure without further notice to Borrower.

LATE CHARGES

Late charges will be suspended during the Trial Plan Period. However, if the Borrower defaults under this Agreement; late charges will immediately resume based on the terms of the Note and Security Instrument.

FEES AND COSTS

Lender may assess reasonable foreclosure costs and late fees accrued prior to the signing of this Agreement. However, the Borrower is required to pay such costs and charges only once Borrower has successfully completed the payments required under this Agreement.

CHANGE IN FINANCIAL CONDITION

Borrower agrees that upon 30-days written notice, Lender has the right to increase the monthly payment required under this Agreement if Lender has verified that:

- There has been a material change in Borrower's financial condition; or
- There were significant inaccuracies in the financial information last submitted by Borrower, and that Borrower is financially able to make increased payments.

ADJUSTABLE RATE NOTE