M&T Bank PO BOX 619063
DALLAS TX 75261-9063

9-750-42249-0000021-001-000-000-000-000

[redacted]

July 16, 2026

Loan Number: [redacted]
Property Address:

Dear Mortgage Customer(s):

We are pleased to let you know that you are approved to enter into a Trial Payment Plan for a Standalone Partial Claim under the Federal Housing Administration (FHA).

The insurer of your loan, FHA, allows us to use a Partial Claim which is an interest-free subordinate note and subordinate mortgage lien to HUD in the amount of the arrearages. This may also be referred to as a Principal Deferment.

- The Partial Claim will not require payment until the earliest of (1) the maturity of the mortgage, (2) the sale or transfer of the property, (3) the assumption of the mortgage, (4) the payoff of the mortgage, except that HUD will agree to subordinate the Partial Claim Note to a streamline refinance, or (5) if provided for under the Partial Claim Note, the termination of the FHA insurance.
- HUD does not prohibit the partial or total payment of the Partial Claim at any time prior to the due date for the Partial Claim.

Please note: you may be eligible for another permanent home retention mortgage assistance option that may be able to reduce your monthly mortgage payment.

This Trial Payment Plan is the first step towards finalizing this option. Please read this letter in its entirety so you understand all the steps you need to take to successfully complete your Trial Payment Plan.

To Accept This Offer

- Please contact us no later than July 30, 2026 to notify us of your intent to accept this offer, either by telephone at **1-800-724-1633** or in writing at **M&T Bank, P.O. Box 840, Buffalo, NY 14240.**

Please See Reverse Side

- You must also make your first Trial Payment Plan payment of $ 3,366.07 by your first Trial Payment Plan due date of August 01, 2026.
- Finally, you must attest that you can afford these monthly trial payments. This can be done either verbally OR by executing and returning the Attestation Form at the end of this letter. Additional information and instructions can be found on the Attestation Form.

An Important Note:
The FHA has changed its policy. If you do not make your trial payments under this plan, you may not be eligible for additional home retention mortgage assistance options for another 24 months (two years).

To successfully complete your Trial Payment Plan, you must make the following payments in a timely manner instead of your current monthly mortgage payment. Making these payments will help demonstrate that you can afford a permanent modified payment amount.

Trial Payment No.	Trial Payment	Due Date
1	$ 3,366.07	August 01, 2026
2	$ 3,366.07	September 01, 2026
3	$ 3,366.07	October 01, 2026

Payments under this plan can be made payable to M&T Bank and mailed to:

M&T Bank
P.O. Box 62182
Baltimore, MD 21264-2182

You can also make the trial payments listed above by going online and enrolling or logging in to your online banking account at **mtb.com/log-in**. You will need to **enter the exact amount of the trial payment you are making**, as shown in the schedule above. Please only use this online platform to make the trial payments listed above, and **not** the payments in the interim period (after the trial is complete and before the mortgage assistance option is finalized).
- Please note that if your loan is in bankruptcy, or active / suspended foreclosure, this online payment option may not be available to you.

If any monthly Trial Payment Plan payment is not received by the last day of the month that the payment is due, it will result in the failure of the Trial Payment Plan.

If you vacate or abandon your property, this will also result in the failure of the Trial Payment Plan. This is important because a Trial Payment Plan failure may result in a loan sale or the referral of your mortgage to foreclosure, or if your mortgage has already been referred to foreclosure, foreclosure proceedings may recommence, and a foreclosure sale may occur.

If you cannot afford this monthly mortgage payment, please contact us as soon as possible to be reviewed for other options.

Closing Requirements

In addition to the monthly Trial Payment Plan payments, the following closing requirements must be satisfied to remain eligible for a partial claim:

1. Clear Title

M&T Bank obtains a title search, or similar request, to verify that the title to your property is free from any potential or existing liens or title issues. M&T Bank notifies you in writing of the results of its title search/request, and whether any potential or existing liens or title issues need to be resolved by the time you make your final Trial Payment Plan payment. You must be able to demonstrate that any potential or existing liens or title issues that are identified prior to, or during, the Trial Payment Plan period are resolved by the time you make your final Trial Payment Plan payment.

2. Other Closing Requirements

Partial Claims require the submission of certain information and documentation to satisfy various closing requirements. For example, properly signed and timely returned documents by all necessary parties, subordination agreements from junior lienholders, and certain homeowner's insurance, homeowner's condominium association, or real property tax information may be required in order to proceed with the closing of the partial claim.

Completing the Trial Payment Plan
If you successfully complete all the requirements associated with the Trial Payment Plan, and all other closing requirements are satisfied, you will receive a Final Partial Claim Agreement from us that describes all the terms of your Standalone Partial Claim.

- The insurer of your loan requires you as the borrower to return your properly signed and executed Final Partial Claim Agreement to us before the effective date of the Standalone Partial Claim, but no later than the last day of the month of the effective date. Please note that the sooner we receive your executed documents, the more time there will be to account for and correct any potential errors found during our review. You are also required to continue making your interim monthly mortgage payment of $ 3,366.07, while your Standalone Partial Claim is being finalized. Returning the executed documents to us within the month of the effective date and continuing to make your interim monthly mortgage payment will allow us to fully reinstate your mortgage. Failure to return the properly executed final Final Partial Claim Agreement timely, and/or failure to continue to satisfy your interim monthly mortgage payment(s) will result in the denial of your mortgage assistance option.
- The estimated interest rate for your modified mortgage is 6.12500%.

Once you have submitted the required signed copies of your Final Partial Claim Agreement, we have signed the Final Partial Claim Agreement, and all other closing requirements are satisfied, **your mortgage will be permanently modified in accordance with the terms of your Final Partial Claim Agreement, and your mortgage loan will be brought current.**

Required Signatures

These signatures will be included in the Final Partial Claim Agreement for your Standalone Loan Modification.

Non-Obligor (signing solely in connection with any Interest held in the property)

- This person must sign the Final Partial Claim Agreement to acknowledge and consent to the placing of a lien on the property address listed above that is superior to any interest this person may currently have or obtain in the future. This person is not personally liable or responsible for any debt associated with this agreement.

Non-Obligor (signing solely in connection with any Interest held in the property)

- This person must sign the Final Partial Claim Agreement to acknowledge and consent to the placing of a lien on the property address listed above that is superior to any interest this person may currently have or obtain in the future. This person is not personally liable or responsible for any debt associated with this agreement.

LM945
Loan Number: [redacted]

Important Information
This Trial Payment Plan offer is contingent on your having provided accurate and complete information. We reserve the right to revoke this offer or terminate the plan following your acceptance if we learn of information that would make you ineligible for the Trial Payment Plan.

Except for your monthly mortgage payment amount during the Trial Payment Plan, the terms of your existing note and all mortgage requirements remain in effect and unchanged during the Trial Payment Plan.

If you feel that you cannot afford the Trial Payment Plan payments shown above but want to remain in your home, or if you have decided to leave your home, please contact us at **1-800-724-1633** to discuss alternatives to foreclosure, including the potential for a home sale.

Next Steps
It is important that you thoroughly review the Additional Trial Payment Plan Information and Legal Notices and the Frequently Asked Questions on the next pages.

If you have questions about this information, your Trial Payment Plan payments, or Standalone Partial Claim requirements, please contact us at 1-800-724-1633.

Sincerely,

Single Point of Contact Team
Homeowner Assistance Center
Mon.-Thur. 8am-9pm; Friday 9am-5pm ET
Phone: 1-800-724-1633
Fax: 1-855-678-0866

Additional Trial Payment Plan Information and Legal Notices

We will not refer your mortgage to foreclosure or proceed to foreclosure sale during the Trial Payment Plan, provided you are complying with the terms of the Trial Payment Plan.

- Any pending foreclosure action or proceeding that has been suspended may be resumed if you fail to comply with the terms of the plan or no longer qualify for a Standalone Partial Claim. If this plan is cancelled, we will apply your Trial Payment Plan payments to your past due balance according to the terms of your loan documents.
- You agree that we may hold the Trial Payment Plan payments in an account until sufficient funds are in the account to pay your oldest delinquent monthly payment. You also agree that we will not owe you interest on the amounts held in the account, unless required by applicable law. If any money is left in this account at the end of the Trial Payment Plan and you qualify for a permanent loan modification, those funds will be included in the final Standalone Partial Claim, as applicable.
- Our acceptance and posting of your payment during the Trial Payment Plan will not be deemed a waiver of the acceleration of your loan and related activities, including the right to resume or continue foreclosure actions if you fail to comply with the terms of this plan and shall not constitute a cure of your mortgage default unless such payments are sufficient to completely cure the default.

If your monthly payment did not include escrows for taxes and insurance, you may be required to do so.

- You agree that any prior waiver that allowed you to pay directly for taxes and insurance is revoked. You agree that we will establish an escrow account and that you will pay required escrows into that account, unless prohibited by applicable law.
- Your new monthly payment may include an escrow payment for property taxes, hazard insurance, and other escrowed expenses, unless its inclusion is prohibited by applicable law. If the cost of your homeowners insurance, property tax assessment, or other escrowed expenses increases, your monthly payment may increase as well.

Your current loan documents remain in effect; however, you may make the Trial Payment Plan payment instead of the payment required under your loan documents.

Please note that the total amount required to bring your loan current may include expenses we have incurred in connection with your mortgage obligations or the loss mitigation process, including default fees, to the extent permitted by the contract and applicable law. Please keep in mind if the loss mitigation attempt is not finalized or your loan is brought current through other means, you may still be responsible for fees that were incurred as a result of the loss mitigation process.

You agree that all terms and provisions of your current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms; and that nothing in the Trial Payment Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.

Modification Program Review
You were evaluated for mortgage assistance based on the eligibility requirements of the FHA Standalone Partial Claim program. Based on a review of your financial circumstances, you are approved to enter into a Trial Payment Plan for a Standalone Partial Claim under FHA; however, you are ineligible or did not qualify for the following mortgage assistance options:

Repayment Plan
Based on your specific situation and delinquency you do not qualify for a repayment plan.

Forbearance Plan
You did not need a forbearance plan because you indicated you did not have a temporary hardship.

Standalone Loan Modification
The modified mortgage payment for the Standalone Loan Modification would have been at least one dollar more than the current offer.

You were not evaluated based on other eligibility requirements.

At your request, we reviewed your loan for home retention mortgage assistance options. The insurer of your loan, FHA, has several mortgage assistance options, which are arranged in a certain, defined order known as a waterfall. When we review your loan for a mortgage assistance option, we start with the first option listed in the waterfall, and once we determine that you qualify for a particular option, we are required to offer you that option and stop our evaluation of any remaining options that are ranked lower in the waterfall.

Right to Appeal
You have the right to appeal our decision not to offer you the mortgage assistance options described above. If you would like to appeal, you must contact us in writing, no later than July 30, 2026, and let us know that you are requesting an appeal for our decision. You must include the following in the appeal:
- your name,
- property address, and
- mortgage loan number

You must contact us in writing and state that you are requesting an appeal of our determination at the following address:
M&T Bank, P.O. Box 840, Buffalo, New York 14240. You may also specify the reasons for your appeal, and provide any supporting documentation. Your right to appeal expires July 30, 2026.

Appeal requests or documentation received after this date may not be considered. If you elect to appeal:

- We will provide you with a written notice of our appeal decision within 30 calendar days of receiving your appeal.
- You do not have to accept this offer until resolution of appeal. If we determine on appeal that you are eligible for a mortgage assistance option as described above, we will send you an offer for that option. In that case, you will be given 14 calendar days from the date of the appeal decision to let us know that you intend to accept the current offer (which may be revised to reflect new due date if you have not already accepted the offer) or the new mortgage assistance offer. If you wait to accept the current offer until after receiving our appeal decision, your loan will become more delinquent.
- Any unpaid interest, and other unpaid amounts, such as escrows for taxes and insurance, will continue to accrue on your mortgage.

Frequently Asked Questions

Q. What else should I know about this offer?
If you make your Trial Payment Plan payments timely and you continue to remain eligible for the Standalone Partial Claim, we will not conduct a foreclosure sale. You will not be charged any fees for this Trial Payment Plan or a partial claim. If your loan is modified, we will waive all unpaid late charges.

LM946
Loan Number: [redacted]

Credit Reporting: Please note that we will continue to report the delinquency status of your loan to credit reporting agencies as well as your entry into this plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association Requirements.

CREDIT SCORING COMPANIES GENERALLY CONSIDER THE ENTRY INTO A PLAN WITH REDUCED PAYMENTS AS AN INCREASED CREDIT RISK. AS A RESULT, ENTERING INTO A PLAN WITH REDUCED PAYMENTS MAY ADVERSELY AFFECT YOUR CREDIT SCORE, PARTICULARLY IF YOU ARE CURRENT ON YOUR MORTGAGE OR OTHERWISE HAVE A GOOD CREDIT SCORE.

For more information about your credit score, go to:
https://consumer.ftc.gov/articles/credit-scores.

Q. Why is there a Trial Payment Plan?
The Trial Payment Plan offers you immediate payment relief and gives you time to make sure you can manage the new monthly mortgage payment. The Trial Payment Plan is temporary, and your existing loan and loan requirements remain in effect and unchanged during the Trial Payment Plan.

Q. What happens if I am unable to make payments during the Trial Payment Plan?
If you do not make the Trial Payment Plan payments included in this letter, you will not be eligible for a Standalone Partial Claim program. However, you can still be evaluated for a liquidation option to avoid foreclosure, such as a Pre-Foreclosure Sale (PFS) or Deed-in-Lieu (DIL) of Foreclosure

- A Pre-Foreclosure Sale, also known as a Short Sale, allows you to sell your property at market value and use the net proceeds to pay off the mortgage. The mortgage would be paid off even if the property's market value is less than the total amount owed.
- A Deed-in-Lieu allows you to transfer your property voluntarily in lieu of any applicable foreclosure process.

We understand that this information is complex. Please do not hesitate to contact us with any questions and comments about any of the information contained in this notice. Similarly, you may also find it beneficial to speak to an agency that is approved by the U.S. Department of Housing and Urban Development to assist homeowners with loss mitigation (**1-800-569-4287** or **hud.gov/counseling**).

Q. What happens to my Trial Payment Plan payments if I do not comply with the terms of the Trial Payment Plan?
We will apply your Trial Payment Plan payments to your past due balance according to the terms of your loan documents.

Q. Will a foreclosure occur if I participate in a Standalone Partial Claim program?
As long as you comply with the terms of the Trial Payment Plan, we will not start or continue foreclosure proceedings. If you fail to comply with the terms of the Trial Payment Plan and do not work with us to find other alternatives to foreclosure, your loan will be serviced according to its original terms, which could include foreclosure.

Q. Do I have to accept this offer?
No. If you are not interested in retaining your home and would like to pursue a Pre-Foreclosure Sale or Deed-in-Lieu of Foreclosure, contact us by phone at **1-800-724-1633** or in writing at **M&T Bank, P.O. Box 840, Buffalo, NY 14240** by July 30, 2026 to opt out of this home retention offer. If you originally applied for a Pre-Foreclosure Sale or Deed-in-Lieu of Foreclosure, that review will continue upon receipt of your opt out of the home retention offer.

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