



P.O. Box 514387
Los Angeles, CA 90051-4387

Notice Date: July 22, 2015

Loan Number:
Property Address:

William H. Jackson
Barbara Adams Jackson

Exhibit 5

REGARDING YOUR LOAN

Congratulations! You are approved for the loan modification program below:

✓	Veterans Administration (VA) Modification	You have qualified for a loan modification "Trial Plan" under: Veterans Administration (VA) Modification
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This letter will provide direction and information on the steps to accept and complete this program. Please see Exhibit A for additional information.

ACTION REQUIRED

To accept this loan modification, you must submit your first payment as indicated below.

Trial Payment	Trial Payment Due Date	Monthly Principal & Interest Payment	Estimated Monthly Escrow Payment	Total Monthly Payment	Interest Rate
1st payment					
2nd payment					
3rd payment					

Under the Trial Period Plan, you will be required to make monthly "Trial Payments," instead of your regular mortgage payments. These trial payments must be made, in full, by the monthly due date. If you fail to make a Trial Payment during the month in which it is due, your Trial Period Plan will be canceled, and your loan will not be permanently modified.

Toll Free: (866) 629-4570

M - F 8:00am - 5:00pm Pacific

Toll Free Fax: (866) 577-7205

Website: www.PennyMacUSA.com

Secure Messaging Online:
Create an account and/or log in to <http://www.PennyMacUSA.com>, then look for the Secured Message Center to communicate with us securely.

Payments:

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
1200 W. 7th Street
Suite L-2-200
Los Angeles, CA 90017
(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

LM- Approval 2 7-2015



Exhibit A

To accept this offer, you must make your first monthly "Trial Payment." To qualify for a permanent modification, you must make the trial period payments in a timely manner. After all trial payments are made and you have submitted all the required documents, your mortgage will be permanently modified. NOTE: Your existing loan and loan requirements remain in effect and unchanged during the trial period. If each payment is not received by PennyMac in the month in which it is due, this offer will end and your loan will not be modified under the terms described in this offer.

After you have completed your trial period, PennyMac will send you two copies of the "Modification Agreement," which will include the final modified loan payment amount and the terms of your modified loan. All borrowers will be required to sign and notarize two copies of the modification agreement and attest that all of the information you are providing to PennyMac is true and accurate. Misrepresenting any required information is a violation of federal law and has serious legal consequences.

Once the Trial Period Plan is successfully completed and the Modification Agreement is returned to PennyMac with all the appropriate signatures, we will modify your loan. Your modification only becomes permanent after we receive the agreement. Until then, continue making payments in the same amount you paid during your trial period.

NOTE: The trial period is temporary, and your existing loan and loan requirements remain in effect and unchanged during the trial period. Once your loan is permanently modified, your new monthly payments could be slightly higher or lower than your Trial Period Plan payments. If your original loan payment doesn't include a portion of your property taxes and homeowners insurance, those amounts will be added to your monthly payment and will be held in an escrow account for payment by PennyMac.

Any past due balance, as of the end of the trial period, including: unpaid interest, escrow or fees will be added to your mortgage loan balance. If you fulfill the terms of the trial period including, but not limited to, making the trial period payments on-time and in-full each month, we will waive ALL unpaid late charges at the end of the trial period.

If you're unable to successfully complete the trial period to get a permanent modification of your mortgage, you may need to consider options that involve finding a more affordable home. If your home is currently worth less than the amount remaining on your loan, you may be able to sell your house in a short sale, or you can deed the property to your lender through a deed in lieu of foreclosure. Both programs relieve you of your obligations to make further payments on your loan. These programs also may include financial assistance to help you with relocation.

Exhibit 5A
