

The Debtor has filed and noticed an Application along with all required documents under the Home Affordable Modification Program (HAMP) and HAMP Supplemental Directive 10-02 with the Secured Creditor,-----, on Debtor's homestead real property. The Secured Creditor shall timely comply with all HAMP requirements and promptly approve or deny the Debtor's Application. The Debtor has not filed a previous HAMP Application. The Debtor and Debtor's counsel consent to direct communication with the Secured Creditor for the purpose of loss mitigation only.

Until acceptance or denial of the HAMP Application, any Proof of Claim filed by the Secured Creditor on the Debtor's homestead real property shall be held in abeyance as to the regular payment and mortgage arrearage stated in the Proof of Claim only. The Debtor shall assert any and all other objections to the Proof of Claim prior to confirmation of the plan. Once the plan has been confirmed, the Trustee is directed to pay the Trial Payment Plan (TPP) provided for in the plan, and not the arrearage or regular payment stated in the Proof of Claim, in the normal course of disbursement.

In the event the Secured Creditor approves the Debtor's Application, the Debtor will file evidence of the approval no later than 30 calendar days following receipt of the Secured Creditor's offer letter. The Debtor will then timely comply with any and all requirements necessary to complete a Permanent Mortgage Modification (PMM).

In the event the Debtor accepts the PMM, the Debtor will amend or modify the plan in accordance with the Secured Creditor's offer letter and attach the PMM in support of the amended or modified plan. If the Secured Creditor's offer letter is received after the plan is confirmed, the Debtor shall file a motion to modify the confirmed plan no later than 30 calendar days following receipt of the Secured Creditor's offer letter.

In the event the Debtor elects not to amend or modify the plan to conform with the Secured Creditor's offer letter or if the HAMP Application is denied, the Debtor shall amend or modify the plan to conform to the Secured Creditor's Proof of Claim or surrender the homestead real property no later than 30 calendar days following receipt of the Secured Creditor's offer or rejection letter. If the homestead real property is surrendered, then for confirmation purposes, any secured Proof of Claim filed by the Secured Creditor on the homestead real property shall be deemed treated outside of the plan.

Confirmation of the plan will be without prejudice to the assertion of any rights the Secured Creditor had to address payment of the secured claim.