

From: [REDACTED] <[REDACTED]>
To: "Pida, Michael" <[REDACTED]>
Cc: "Santiago, Stephanie" <[REDACTED]>, "[REDACTED]" <[REDACTED]>
Subject: RE: Modification Request
Date: Mon, 22 Dec 2014 14:53:15 +0000

Ok sounds good

From: Pida, Michael [mailto:[REDACTED]]
Sent: Monday, December 22, 2014 9:52 AM
To: [REDACTED]
Cc: Santiago, Stephanie
Subject: RE: Modification Request

Hi [REDACTED],

I hope all is well. I am looking at the actual servicing screen and see that you are currently paying 3.375%. You are receiving a discount to your rate if you recall for opening a checking account with Bankwell.

The current 10/1 ARM rate is 3.375% so the rate with discount would be 3.25% best case. This is still a savings of \$2,375 in interest per year so well worth the \$1,000 for a modification.

I will process the request and see what rate is offered. We do not spend your money until you agree to the terms and sign.

If you have a new refinance in mind and would like to discuss that instead please let me know.

Best regards,

Mike

You have my commitment

Michael J. Pida

V.P. Sales Manager

NMLS #115804

██████████ direct

██████████ cell

██████████ fax

████████████████████

www.mybankwell.com

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From: Pida, Michael
Sent: Thursday, December 11, 2014 4:42 PM
To: ██████████
Cc: Santiago, Stephanie
Subject: Modification Request

Hi Mr. ██████,

Stephanie will be sending you a modification application for you to complete and return. Please let us know if you have any questions on the form or process. We can discuss other refinancing options as well.

Best regards,

Mike

You have my commitment

Michael J. Pida

V.P. Sales Manager

NMLS #115804

██████████ direct

██████████ cell

██████████ fax

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