

[Company Name]
[Compliance Department]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]

Date: [Date]

Borrower Name: [Borrower Name]
Co-Borrower Name: [Co-Borrower Name]
Property Address: [Property Address]
Loan Number: [Loan Number]

Subject: NOTICE OF APPROVAL FOR LOAN MODIFICATION

Dear [Borrower Name],

This letter serves as official notification that your request for a permanent loan modification has been approved. This approval is based on a comprehensive review of your financial documentation and your successful completion of the trial period plan, in accordance with [Regulatory Authority/State Law] guidelines.

Modified Loan Terms:

- **New Principal Balance:** \$[Amount]
- **Modified Interest Rate:** [Percentage]%
- **Monthly Principal and Interest Payment:** \$[Amount]
- **Escrow Payment (Taxes and Insurance):** \$[Amount]
- **Total Monthly Payment:** \$[Amount]
- **Modified Maturity Date:** [Date]

Compliance and Legal Requirements:

Please review the enclosed Modification Agreement carefully. To finalize this process, you must:

1. Sign and date the enclosed Modification Agreement in the presence of a Notary Public.
2. Ensure all titled owners of the property sign the documents.
3. Return the original executed documents to our office no later than [Due Date] using the enclosed prepaid envelope.

Failure to return the signed documents by the specified deadline may result in the expiration of this offer and the resumption of previous collection or foreclosure activities.

If you have questions regarding this notice or the enclosed documents, please contact our Compliance Support Team at [Phone Number] between [Hours of Operation].

Sincerely,

[Name of Authorized Representative]

[Title]

[Company Name]

Enclosures: Loan Modification Agreement, Notary Instructions, Return Envelope.