

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Borrower Name]
[Co-Borrower Name]
[Property Address]
[City, State, Zip Code]

RE: FHA Loan Modification Offer - Account Number: [Loan Number]

Dear [Borrower Name],

We are pleased to inform you that you have been approved for a Federal Housing Administration (FHA) Loan Modification. This offer is designed to bring your mortgage current and provide a more affordable monthly payment.

Summary of Your Modified Loan Terms:

- **New Principal Balance:** \$[Amount]
- **New Interest Rate:** [Percentage]%
- **New Loan Term:** [Number of Months]
- **New Monthly Principal and Interest Payment:** \$[Amount]
- **Estimated Total Monthly Payment (including Escrow):** \$[Amount]
- **First Modified Payment Due Date:** [Date]

Next Steps to Accept This Offer:

1. Review the enclosed Loan Modification Agreement carefully.
2. Sign and date the agreement in the presence of a Notary Public.
3. Return the executed documents and any required initial payment of \$[Amount] by [Deadline Date].

If we do not receive the signed documents by [Deadline Date], this offer will expire, and your loan will remain in its current delinquent status, which may lead to further legal action or foreclosure.

Please contact our Loss Mitigation Department at [Phone Number] if you have any questions or require assistance completing the documents.

Sincerely,

[Lender Representative Name]

[Lender Name]