

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: Approval of Loss Mitigation Application - Trial Period Plan

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

Congratulations. Based on a review of your financial information, we are pleased to inform you that you have been approved for a Trial Period Plan. This is the first step toward a permanent mortgage modification.

To accept this offer and successfully complete the trial period, you must make the following three (3) consecutive monthly payments on time:

- **Trial Payment 1:** \$[Amount] due by [Date]
- **Trial Payment 2:** \$[Amount] due by [Date]
- **Trial Payment 3:** \$[Amount] due by [Date]

Important Conditions:

- **Time is of the Essence:** If any payment is not received within the month it is due, this offer will be void.
- **Modification Documents:** Upon successful completion of all three payments, we will send you a final Modification Agreement. You must sign and return these documents to make the change permanent.
- **Foreclosure Status:** While you are in this Trial Period Plan, we will suspend any scheduled foreclosure sale, provided you continue to make your payments as outlined above.

Please send your payments to the following address:

[Lender/Service Name]

[Payment Address]

[City, State, Zip Code]

If you have any questions regarding this plan, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name/Department]

[Lender/Service Name]