

[Date]

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

Subject: Notice of Evaluation Regarding Your Request for Mortgage Assistance

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

We have completed our evaluation of your request for a loan modification and mortgage assistance. Based on our review of your financial documentation and the guidelines of your loan program, we are pleased to inform you of the following:

[Select One Option Below]

Option A: Approval for Trial Period Plan

You have been approved for a Trial Period Plan. This is the first step toward a permanent modification. To qualify for a permanent modification, you must make [Number] consecutive monthly payments of \$[Amount] starting on [Date].

Option B: Approval for Permanent Modification

Your loan modification has been fully approved. Enclosed are the final modification agreements. Please sign, notarize, and return these documents by [Date] to finalize the new terms of your loan.

Option C: Request Denied

Unfortunately, we are unable to offer you a loan modification at this time for the following reason(s):

[Insert Reason, e.g., Incomplete documentation, Net Present Value (NPV) calculation, Income requirements not met].

Next Steps:

- If approved, please review the enclosed documents carefully and adhere to the payment schedule.
- If denied, you have the right to appeal this decision within [Number] days of the date of this letter.

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

Sincerely,

[Name of Servicer/Lender]
[Department Name]
[Contact Information]