

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

[Date]

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

Subject: Offer for Disaster Relief Trial Period Plan
Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

Dear [Borrower Name],

We understand that you have been impacted by a recent disaster. To help you manage your mortgage during this difficult time, [Company Name] is pleased to offer you a Disaster Relief Trial Period Plan. This plan is designed to lead to a permanent loan modification if you successfully complete the trial requirements.

Trial Period Terms:

- **Trial Payment Amount:** \$[Insert Amount]
- **First Payment Due Date:** [Insert Date]
- **Second Payment Due Date:** [Insert Date]
- **Third Payment Due Date:** [Insert Date]

Next Steps:

1. To accept this offer, you must make your first trial payment by [Insert Date].
2. You must make each of the three payments listed above on time to qualify for a permanent modification.
3. Payments should be sent to: [Insert Payment Address].

Important Information:

During the Trial Period Plan, we will not proceed with a foreclosure sale or refer your account to foreclosure, provided you are complying with the terms of this offer. However, interest will continue to accrue on your unpaid principal balance.

Once you have successfully completed all three trial payments, we will send you a permanent Loan Modification Agreement. You will need to sign and return that agreement to finalize the changes to your loan.

If you have any questions or are unable to make these payments, please contact our Disaster Relief Team immediately at [Insert Phone Number].

Sincerely,

[Contact Name/Department]

[Company Name]