

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

[Date]

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

Subject: Fannie Mae Flex Modification Trial Period Plan Offer

Dear [Borrower Name(s)],

We are pleased to inform you that you are eligible for a Fannie Mae Flex Modification Trial Period Plan. This is the first step toward permanently modifying your mortgage to make your monthly payments more affordable.

Your Trial Period Plan Details:

To qualify for a permanent modification, you must successfully make three timely trial payments as scheduled below:

- First Payment Amount: \$[Amount] due by [Date]
- Second Payment Amount: \$[Amount] due by [Date]
- Third Payment Amount: \$[Amount] due by [Date]

How to Accept This Offer:

To accept this offer, you must make your first trial period payment by the date listed above. You do not need to sign or return any documents at this time to begin the trial period.

What Happens Next:

Once you have successfully completed the Trial Period Plan by making all three payments on time, we will send you a Loan Modification Agreement. This agreement will outline the permanent terms of your modified mortgage. You must sign and return that agreement to finalize the modification.

Important Information:

- During the trial period, your mortgage will remain in its current delinquency status for reporting purposes until the modification is permanent.

- Failure to make any of the trial payments on time will result in the cancellation of this offer.
- Foreclosure activities may be suspended while you are complying with the terms of this Trial Period Plan.

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

Sincerely,

[Servicer Name]
[Department Name]