

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

Subject: FHA Trial Period Plan Offer

FHA Case Number: [Insert Case Number]

Loan Number: [Insert Loan Number]

Dear [Borrower Name(s)],

Congratulations! You are eligible for a Federal Housing Administration (FHA) Trial Period Plan. This is the first step toward a permanent solution to help you stay in your home and make your mortgage payments more affordable.

To qualify for a permanent modification, you must successfully complete a trial period by making three (3) on-time payments as scheduled below:

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

Important Terms:

- **On-Time Payments:** Your payments must be received within the month they are due.
- **Trial Only:** This plan is a temporary trial. Your existing loan documents remain in effect until the trial is completed and a permanent modification is fully executed.
- **Escrow:** Your trial payments include estimates for property taxes and insurance.

Next Steps:

To accept this offer, please sign and return this letter by [Date] and send your first trial payment. If you fail to make any of the payments listed above, this offer will be terminated, and foreclosure proceedings may resume.

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

Sincerely,

[Servicer Name]

Borrower Signature: _____ **Date:** _____

Co-Borrower Signature: _____ **Date:** _____