

[Date]

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

**Subject: Offer for Fixed-Rate Mortgage Modification Trial Period Plan**

Loan Number: [Insert Loan Number]

Dear [Borrower Name(s)],

Congratulations! You are eligible for a Mortgage Modification Trial Period Plan. This is the first step toward permanently modifying your mortgage to make your payments more affordable.

**Your Trial Period Plan Details:**

To qualify for a permanent modification, you must successfully make three (3) trial payments in the exact amount and by the dates listed below:

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

**Proposed Permanent Modification Terms (Estimate):**

If you complete the trial period successfully, your permanent modification is estimated to include:

- **New Interest Rate:** [Rate]%
- **Modified Principal Balance:** \$[Amount]
- **New Term:** [Number of Months]
- **Fixed Monthly Principal and Interest Payment:** \$[Amount]

**What You Need to Do:**

1. Sign and return the enclosed Trial Period Plan Agreement by [Deadline Date].
2. Make your first trial payment on or before the due date listed above.
3. Continue making all trial payments on time.

**Important Information:**

During the trial period, your mortgage will remain in its current delinquency status for reporting purposes, but we will not proceed with a foreclosure sale as long as you are making your trial

payments on time. Once the trial period is successfully completed and the permanent modification documents are signed, your account will be brought current.

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

Sincerely,

[Name of Servicer/Lender]

[Department Name]

[Contact Information]