

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

[Date]

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

Subject: TRIAL PERIOD PLAN NOTICE (Freddie Mac Standard Modification)

Dear [Borrower Name(s)]:

Congratulations! You are eligible for a Trial Period Plan for a mortgage modification. This is the first step toward making your mortgage payments more affordable. If you successfully complete the Trial Period Plan, we will permanently modify your mortgage note.

Trial Period Plan Terms

To qualify for a permanent modification, you must make the following three trial period payments on time:

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

Next Steps

To accept this offer, you must make your first trial period payment by the due date listed above. You do not need to sign or return any documents at this time. However, you must continue to make all subsequent trial period payments on time to remain eligible for the permanent modification.

Important Information

- **Trial Period:** During the trial period, your monthly payment will be [reduced/adjusted] to the amount shown above.
- **Permanent Modification:** After you make all trial period payments, we will send you a Modification Agreement. You must sign and return that agreement to finalize the modification.
- **Foreclosure Status:** While you are in the Trial Period Plan, we will not proceed with a foreclosure sale, provided you continue to meet the requirements of this plan.

- **Credit Reporting:** We will continue to report the status of your loan to credit reporting agencies as required by law.

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

Sincerely,

[Servicer Name/Representative Name]
[Department Name]