

[Lender Name]

[Lender Address]

[City, State, Zip Code]

[Phone Number]

[Date]

[Borrower Name(s)]

[Property Address]

[City, State, Zip Code]

Subject: Pandemic Recovery Modification Trial Period Plan Offer

Account Number: [Loan Number]

Dear [Borrower Name(s)],

We are pleased to offer you a Trial Period Plan for a Pandemic Recovery Modification. This plan is designed to help you bring your mortgage current and lower your monthly payment following the hardships caused by the COVID-19 pandemic.

Your Trial Period Plan Details:

To qualify for a permanent modification, you must successfully complete a trial period by making the following three (3) payments on time:

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

What You Need to Do:

1. Sign and return one copy of this letter by [Deadline Date].
2. Make each trial payment in the exact amount listed above by the specified due dates.
3. Continue to maintain your property and provide any additional requested documentation.

After the Trial Period:

Once you have successfully made all three trial payments, we will send you a Loan Modification Agreement. Once that agreement is signed and returned, your loan will be permanently modified,

and any past-due amounts (including interest and escrow advances) will be addressed according to the terms of the modification.

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

Sincerely,

[Name/Signature of Lender Representative]
[Title]
[Lender Name]

Acceptance of Trial Period Plan:

By signing below, I/we agree to the terms of the Trial Period Plan outlined above.

Borrower Signature / Date

Co-Borrower Signature / Date