

[Date]

[Borrower Name(s)]

[Property Address]

[City, State, Zip Code]

**RE: Notice of Trial Period Plan Offer - Loan Number: [Loan Number]**

Dear [Borrower Name(s)],

Congratulations! You are eligible for a Trial Period Plan. This is the first step toward a permanent modification of your mortgage loan held in our proprietary portfolio.

**The Trial Period Plan Details:**

To qualify for a permanent modification, you must successfully make three (3) monthly trial payments in the amount listed below instead of your regular mortgage payment:

- **Trial Payment Amount:** \$[Amount]
- **First Payment Due Date:** [Date]
- **Second Payment Due Date:** [Date]
- **Third Payment Due Date:** [Date]

**How to Accept This Offer:**

To accept this offer, you must make your first trial period payment by the first due date listed above. We will not consider your loan for a permanent modification until all three payments are received on time.

**Important Information:**

- During the trial period, your loan remains in its current delinquency status.
- The trial payments will be applied to your account according to the terms of your original note.
- If you fail to make any of the three trial payments by the last day of the month in which they are due, this offer will expire.
- Upon successful completion of all three payments, we will send you a Loan Modification Agreement for your signature to permanently change your loan terms.

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

Sincerely,

[Lender/Service Name]  
[Department Name]  
[Contact Information]