

[Date]

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

**Subject: Offer for Short-Term Financial Hardship Trial Period Plan**

Dear [Borrower Name],

We are pleased to inform you that you are eligible for a Short-Term Financial Hardship Trial Period Plan. This plan is designed to help you manage your mortgage payments during your temporary financial difficulty.

**Your Trial Period Plan Details:**

- **Trial Payment Amount:** \$[Amount]
- **Number of Payments:** [Number, e.g., 3]
- **First Payment Due Date:** [Date]
- **Second Payment Due Date:** [Date]
- **Third Payment Due Date:** [Date]

To accept this offer, you must make each of your trial payments in full and on time. If you successfully complete the Trial Period Plan, we will move forward with a more permanent solution for your account, such as a loan modification or a repayment agreement.

**Important Information:**

- During the trial period, your loan will remain in its current status (e.g., delinquent).
- Failure to make any payment by the scheduled due date may result in the cancellation of this offer.
- Late fees will not be charged during the trial period as long as you make your payments as agreed.

Please sign and return the enclosed copy of this letter by [Deadline Date] to confirm your participation. If you have any questions, please contact our Loss Mitigation Department at [Phone Number] between [Hours of Operation].

Sincerely,

[Name of Representative/Department]  
[Lender/Service Name]

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**Borrower Acceptance:**

I/We agree to the terms of the Trial Period Plan outlined above.

\_\_\_\_\_  
Borrower Signature / Date

\_\_\_\_\_  
Co-Borrower Signature / Date