

Date: [Date]

Loan Number: [Loan Number]

Property Address: [Property Address]

Subject: Approval of Mortgage Modification Trial Period Plan

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 monthly payments more affordable.

To qualify for a permanent modification, you must successfully complete a trial period by making three on-time monthly payments in the amounts listed below:

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

Trial Period Terms:

During the trial period, your monthly payment will include principal, interest, and any required escrow for taxes and insurance. Please note that your existing loan documents remain in effect until the modification is finalized at the end of the successful trial period.

How to Accept This Offer:

To accept this offer, you must make your first trial period payment by the date indicated above. By making this payment, you agree to the terms of the Trial Period Plan.

If you fail to make any of the three trial payments on time, this offer will expire, and your loan will return to its original terms. This may result in the resumption of formal foreclosure proceedings if your loan is currently in default.

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

Sincerely,

[Lender Name]
[Department Name]
[Contact Information]