

[Date]

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

**RE: Final Loan Modification Agreement - Loan Number: [Loan Number]**

Dear [Borrower Name],

We are pleased to inform you that your request for a permanent loan modification has been approved. This agreement officially amends the terms of your original promissory note and security instrument.

**Modified Loan Terms:**

- **New Principal Balance:** \$[Amount]
- **Modified Interest Rate:** [Percentage]%
- **Modified Monthly Payment (Principal and Interest):** \$[Amount]
- **Estimated Monthly Escrow (Taxes and Insurance):** \$[Amount]
- **Total Monthly Payment:** \$[Amount]
- **First Modified Payment Due Date:** [Date]
- **New Maturity Date:** [Date]

**Next Steps:**

Please review the attached Loan Modification Agreement carefully. To accept these terms, you must:

1. Sign and date the agreement in the presence of a Notary Public.
2. Ensure all parties listed on the original loan sign the document.
3. Return the original signed and notarized document to our office using the enclosed envelope by [Deadline Date].

Failure to return the signed documents by the specified date may result in the expiration of this offer and the resumption of standard collection or foreclosure activities.

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

Sincerely,

[Authorized Representative Name]  
[Lender/Servicer Name]  
[Contact Information]