

[Date]

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

RE: Notice of Successful Trial Period Plan Completion

Loan Number: [Loan Number]

Dear [Borrower Name],

Congratulations! We are pleased to inform you that you have successfully completed the requirements of your Trial Period Plan. By making all of your trial payments on time, you have demonstrated your commitment to retaining your home.

Because you have met the terms of the trial period, you are now eligible for a permanent [Modification/Home Retention] agreement. This permanent change will help keep your mortgage payments affordable and bring your account current.

Next Steps:

- **Review the Agreement:** Enclosed is your permanent Modification Agreement. Please read all documents carefully.
- **Sign and Notarize:** You must sign the agreement in the presence of a Notary Public.
- **Return the Documents:** Return the signed and notarized documents in the provided envelope by [Due Date].
- **Continue Payments:** Please continue making your monthly payments in the amount of \$[New Payment Amount] as specified in the agreement.

Once we receive and process your signed documents, your loan will be officially updated in our system. If you have any questions regarding these documents or the next steps in the process, please contact our Home Retention Team at [Phone Number] between the hours of [Hours of Operation].

Thank you for working with us to secure your home ownership.

Sincerely,

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

Enclosure: Permanent Loan Modification Agreement