

[Date]

[Borrower Name]  
[Borrower Address]  
[City, State, Zip Code]

Subject: Confirmation of Successful Trial Period Completion

Dear [Borrower Name],

Congratulations. We are pleased to inform you that you have successfully completed the requirements of your Trial Period Plan for Loan Number: [Loan Number].

Because you made all required trial payments on time and provided all necessary documentation, you have qualified for a permanent loan workout/modification. This permanent change will help ensure your monthly payments remain affordable and your account returns to a current status.

**Next Steps:**

- **Review the Agreement:** Enclosed are the final Loan Modification Agreement documents. Please review the terms, including the new interest rate, monthly payment amount, and maturity date.
- **Sign and Return:** You must sign the enclosed documents in the presence of a notary public and return them to us by [Deadline Date].
- **First Permanent Payment:** Your first permanent modified payment of \$[Amount] is due on [Due Date].

Please send the signed documents to the following address:

[Lender Name]  
[Department Name]  
[Address]  
[City, State, Zip Code]

If you have any questions regarding these documents or the finalization process, please contact your Relationship Manager at [Phone Number] between the hours of [Operating Hours].

Thank you for your cooperation throughout this process.

Sincerely,

[Sender Name]  
[Title]  
[Lender Name]