

[Date]

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

RE: Notice of Successful Trial Period Completion

Loan Number: [Loan Number]

Dear [Borrower Name],

Congratulations! We are pleased to inform you that you have successfully completed your Mortgage Assistance Trial Period Plan. By making all required trial payments on time, you have qualified for a permanent loan modification.

Next Steps:

To finalize your permanent modification, please follow these instructions:

- **Review the Agreement:** Enclosed is your Permanent Loan Modification Agreement. Please read all terms carefully.
- **Sign and Notarize:** All borrowers on the original mortgage must sign the agreement in the presence of a Notary Public.
- **Return the Documents:** Return the signed and notarized documents using the enclosed prepaid envelope by [Due Date].

New Loan Terms Summary:

- **New Principal Balance:** \$[Amount]
- **New Interest Rate:** [Rate]%
- **Monthly Principal & Interest Payment:** \$[Amount]
- **Estimated Monthly Escrow (Taxes/Insurance):** \$[Amount]
- **Total Monthly Payment:** \$[Amount]
- **First Permanent Payment Due Date:** [Date]

Please note that your monthly mortgage payments must continue to be made on time to keep the modification in good standing. If you have any questions, please contact our Home Preservation Department at [Phone Number] between [Hours of Operation].

Sincerely,

[Servicer Name]
[Department Name]