

[Date]

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

RE: Notice of Successful Completion of Trial Period Plan

Loan Number: [Insert 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 required payments on time. As a result, you are now eligible for a permanent modification of your mortgage loan.

Enclosed with this letter are your **Permanent Loan Modification Agreement** documents. To finalize this process and move out of the trial phase, you must complete the following steps:

- Review the enclosed Agreement carefully to understand your new interest rate, monthly payment amount, and loan term.
- Sign and date the Agreement in the presence of a Notary Public where indicated.
- Return the original signed and notarized documents to us using the enclosed prepaid envelope by [Insert Deadline Date].

Once we receive and execute the signed documents, we will provide you with a fully executed copy for your records. Please continue to make your payments according to the schedule outlined in the Permanent Agreement.

If you have any questions regarding your new terms or the next steps, please contact our Loan Documentation Team at [Insert Phone Number] between [Insert Hours of Operation].

Thank you for your continued cooperation.

Sincerely,

[Name/Department]
[Lender/Service Name]