

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Subject: Notice of Successful Completion of Trial Period Plan

Dear [Borrower Name(s)],

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.

Because you have fulfilled the terms of the trial period, you are now eligible for a permanent mortgage modification. To finalize this process, please review the steps below:

- **Review the Agreement:** Enclosed is your Permanent Loan Modification Agreement. Please read all documents carefully.
- **Sign and Notarize:** All borrowers listed on the mortgage must sign the agreement in the presence of a notary public.
- **Return Documents:** Return the signed and notarized documents to us by [Insert Deadline Date] using the enclosed prepaid envelope.

Once we receive and process your signed documents, your loan will be officially modified. Your new permanent monthly payment of \$[Insert Amount] will take effect on [Insert Effective Date].

Please note that if we do not receive the signed documents by the deadline, your loan may revert to its original terms, and foreclosure activity may resume.

If you have any questions, please contact our Loss Mitigation Department at [Insert Phone Number] between the hours of [Insert Business Hours].

Sincerely,

[Sender Name/Department]

[Mortgage Servicer Name]

Enclosures: Permanent Loan Modification Agreement