

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: Notice of Permanent Loan Modification Approval

Loan Account Number: [Account Number]

Property Address: [Property Address]

Dear [Borrower Name],

We are pleased to inform you that your request for a permanent loan modification has been approved. This approval is based on your successful completion of the trial period plan and the documentation provided.

Summary of Your Modified Loan Terms:

- **New Principal Balance:** \$[Amount]
- **Modified Interest Rate:** [Percentage]%
- **New Monthly Principal and Interest Payment:** \$[Amount]
- **Estimated Monthly Escrow (Taxes and Insurance):** \$[Amount]
- **Total Monthly Mortgage Payment:** \$[Amount]
- **New Maturity Date:** [Date]

Next Steps:

To finalize this modification, you must sign and return the enclosed Loan Modification Agreement by [Deadline Date]. Please ensure all signatures are notarized where indicated. Once we receive the executed documents, we will update your account records permanently.

Your first payment under these new terms is due on [Date]. Please continue to make your payments on time to remain in good standing.

If you have any questions regarding this approval or the enclosed documents, please contact our Loan Servicing Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name/Signature]

[Title]

[Lender Name]