

[Date]

[Borrower Name]

[Co-Borrower Name]

[Mailing Address]

[City, State, Zip Code]

**RE: Notice of Denial - Failure to Complete Trial Period Plan**

Account Number: [Loan Account Number]

Property Address: [Property Address]

Dear [Borrower Name],

We are writing to inform you that your request for a permanent loan modification has been denied. This decision was made because you did not successfully complete the requirements of your Trial Period Plan.

Specifically, your application was denied for the following reason(s):

- Failure to make all required trial period payments by the specified deadlines.
- Failure to return the signed final modification agreement by the required date.
- Failure to provide requested updated documentation necessary to finalize the modification.
- Other: [Description of specific reason]

Because you did not complete the trial period, your loan remains in default. You are now responsible for the full amount of the past-due balance, which includes any missed payments, late fees, and interest accrued during the trial period.

**Next Steps:**

If you believe this decision was made in error, you have the right to appeal. Please submit a written appeal within [Number] days of the date of this letter to the address listed below. Your appeal should include any supporting documentation that clarifies why you believe you met the trial period requirements.

We may have other options available to help you avoid foreclosure, such as a Short Sale or a Deed-in-Lieu of Foreclosure. We encourage you to contact our Loss Mitigation Department at [Phone Number] between the hours of [Operating Hours] to discuss your situation.

Sincerely,

[Name of Representative/Department]

[Lender/Service Name]

[Address]  
[Phone Number]