

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: FINAL APPROVAL of Streamlined Loan Modification

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

Congratulations. We are pleased to inform you that your request for a Streamlined Loan Modification has been officially approved. Because you have successfully completed your trial period payments, your mortgage terms have been permanently modified to help you stay in your home.

New Modified Loan Terms:

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

Next Steps:

Enclosed you will find two (2) copies of the Loan Modification Agreement. Please follow these instructions immediately:

1. Review the documents carefully to ensure all information is correct.
2. Sign and date both copies in the presence of a Notary Public.
3. Return one (1) fully executed and notarized original to us using the enclosed prepaid envelope by [Deadline Date].
4. Keep the second copy for your personal records.

Please note that your next payment under these new terms is due on [Date].

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

Sincerely,

[Lender Name]
[Department Name]