

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

**RE: Loan Modification Offer for Loan Number: [Loan Number]**

Dear [Borrower Name],

We are pleased to inform you that you are eligible for a Streamlined Loan Modification. Because you have met the initial criteria, you are pre-approved for this offer without the need to submit a full financial application or income documentation.

**Your New Proposed Terms:**

- **New Principal Balance:** \$[Amount]
- **New Interest Rate:** [Percentage]%
- **New Monthly Principal and Interest Payment:** \$[Amount]
- **Estimated Monthly Escrow (Taxes and Insurance):** \$[Amount]
- **Total Estimated Monthly Payment:** \$[Amount]
- **New Loan Term:** [Number] months

**How to Accept This Offer:**

To accept this modification, you must complete a Trial Period Plan. This consists of making [Number] consecutive monthly payments of \$[Trial Payment Amount] on the following dates:

1. First Payment Due: [Date]
2. Second Payment Due: [Date]
3. Third Payment Due: [Date]

Once you successfully complete all trial payments, we will send you a final Loan Modification Agreement. After you sign and return that document, your loan will be permanently modified.

**Important Deadline:**

To accept this offer, your first trial payment must be received no later than [Date].

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

Sincerely,

[Lender/Service Name]

[Department Name]

[Contact Information]