

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: Loan Number: [Insert Loan Number]

Dear [Borrower Name],

Congratulations! You have been approved for a Streamlined Modification Agreement to help make your monthly mortgage payments more affordable. Based on your recent payment history and eligibility review, you have qualified for this program without the need for additional documentation.

Enclosed you will find two (2) copies of the Loan Modification Agreement. Please review the documents carefully to understand your new interest rate, monthly payment amount, and loan term.

To accept this offer, please follow these steps:

- Sign and date both copies of the Agreement in the presence of a Notary Public.
- Ensure all borrowers listed on the mortgage sign the documents.
- Return one (1) fully executed and notarized original to our office using the enclosed prepaid envelope.
- Keep the second copy for your personal records.

The signed documents must be returned to us no later than **[Insert Expiration Date]**. If we do not receive the documents by this date, this offer may expire.

Once we receive and process your signed agreement, your loan will be officially updated. If you have any questions, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name of Servicer/Lender]

[Department Name]

[Contact Information]

Enclosures: Loan Modification Agreement (2 copies), Prepaid Return Envelope