

## **URGENT: ACTION REQUIRED TO AVOID EXPIRATION**

Date: [Insert Date]

Recipient Name: [Insert Borrower Name]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Dear [Insert Borrower Name],

This letter serves as a final reminder regarding the Streamlined Modification Offer sent to you on [Insert Original Offer Date]. Our records indicate that we have not yet received your signed agreement or your required initial payment.

**Your offer is scheduled to expire on: [Insert Expiration Date]**

To accept this offer and lower your monthly mortgage payments, you must complete the following steps before the expiration date listed above:

- Sign and return the enclosed Loan Modification Agreement.
- Submit your first trial period payment in the amount of \$[Insert Amount].
- Ensure all documents are postmarked or delivered by [Insert Expiration Date].

If you do not respond by the deadline, this offer will be withdrawn, and your loan will remain in its current status. This may result in further collection actions or the continuation of the foreclosure process.

If you have already sent your documents or payment, please disregard this notice. If you have questions or need assistance completing the paperwork, please contact our Loss Mitigation Department immediately at [Insert Phone Number].

Sincerely,

[Insert Name/Department]

[Insert Servicer Name]