

[Date]

[Borrower Name]
[Co-Borrower Name]
[Property Address]
[City, State, Zip Code]

Subject: Approval of Home Retention Assistance - Account Number: [Account Number]

Dear [Borrower Name],

We are pleased to inform you that your application for home retention assistance has been approved. Based on our review of your financial documentation, we have authorized the following assistance program to help you remain in your home:

Assistance Program: [Name of Program, e.g., Loan Modification / Forbearance Plan]

Summary of New Terms:

- **New Monthly Payment:** \$[Amount]
- **Effective Date:** [Date]
- **Interest Rate:** [Rate]%
- **Term Extension:** [Number of Months/Years]

Next Steps:

To finalize this agreement, please perform the following actions:

1. Review the attached final agreement documents carefully.
2. Sign and date all indicated sections.
3. Return the signed documents to our office by [Deadline Date] via [Submission Method].
4. Submit your first payment of \$[Amount] by [Due Date].

Failure to return the signed documents or submit the initial payment by the specified dates may result in the expiration of this offer.

If you have any questions regarding these terms, please contact our Home Retention Department at [Phone Number] or email us at [Email Address]. Our office hours are [Business Hours].

Thank you for your prompt attention to this matter.

Sincerely,

[Name of Representative]
[Title]
[Company Name]