

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

RE: Conditional Relief Foreclosure Forbearance Agreement

Loan Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as a formal agreement between [Lender/Servicer Name] ("Lender") and [Borrower Name] ("Borrower") regarding the temporary suspension of foreclosure proceedings under the following conditions:

1. Forbearance Period: The Lender agrees to suspend foreclosure actions from [Start Date] to [End Date]. During this period, the Borrower is required to make reduced monthly payments of \$[Amount] starting on [Date].

2. Conditional Relief: This relief is granted based on the following conditions:

- The Borrower must provide updated financial documentation by [Date].
- The Borrower must maintain the property in good condition.
- The Borrower must remain in contact with the Lender regarding long-term loss mitigation options.

3. Reinstatement and Repayment: At the end of the forbearance period, the total amount of suspended payments, including interest and fees, will remain due. The Borrower agrees to resolve the delinquency through one of the following: a full reinstatement, a repayment plan, or a formal loan modification.

4. Default: Failure to make the agreed-upon reduced payments or meet the conditions outlined above will result in the immediate termination of this agreement, and the foreclosure process will resume without further notice.

Please sign and return this document by [Deadline Date] to acknowledge your acceptance of these terms.

Sincerely,

[Lender Representative Name]
[Lender Name]
[Phone Number]

Acknowledgment and Acceptance:

[Borrower Signature]

[Date]