

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Loan Account Number: [Account Number]

Dear [Borrower Name],

Thank you for contacting us regarding your request for loan forbearance. We are writing to acknowledge receipt of your inquiry and to inform you that your application is currently under review.

Our team is evaluating your financial information and the documentation provided to determine your eligibility for the forbearance program. Please be advised that during this "Pending Review" status, your request is being processed in the order it was received.

Status Details:

- Current Status: Pending Review
- Estimated Review Period: [Number of Days] business days
- Missing Documentation: [None / List missing items if any]

While your application is pending, we recommend that you continue making your scheduled payments if possible to avoid any potential late fees or impact on your credit score, as the forbearance has not yet been approved.

Once a decision has been reached, you will receive a formal notification via mail or email outlining the terms of the forbearance or the reasons for denial.

If you have any questions or need to provide additional information, please contact our Loss Mitigation Department at [Phone Number] or [Email Address].

Sincerely,

[Name/Department]

[Financial Institution Name]