

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Loan Account Number: [Account Number]

Dear [Borrower Name],

We received your inquiry dated [Date of Inquiry] regarding your request for loan forbearance due to personal hardship. We understand that you are experiencing financial difficulties and are interested in exploring options to manage your loan obligations.

To determine if you qualify for a Hardship Forbearance, we require additional information and documentation. Please review the following requirements:

- 1. Hardship Application:** Complete and sign the enclosed Hardship Assistance Form.
- 2. Proof of Income:** Provide your two most recent pay stubs, tax returns, or benefit statements (e.g., unemployment or disability).
- 3. Expense Summary:** A detailed list of your current monthly household expenses.
- 4. Letter of Explanation:** A brief statement describing the nature of your hardship (e.g., medical emergency, job loss, or family death) and its expected duration.

Please submit these documents by [Deadline Date] via one of the following methods:

- Email: [Email Address]
- Fax: [Fax Number]
- Mail: [Mailing Address]

Once we receive your complete documentation, our review team will evaluate your eligibility. This process typically takes [Number] business days. Please note that interest may continue to accrue on your principal balance during any authorized forbearance period.

If you have any questions, please contact our Loss Mitigation Department at [Phone Number] between [Hours of Operation].

Sincerely,

[Name of Representative]

[Title]

[Company Name]