[Company Name]
[Department Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]

[Date]

[Borrower Name]
[Borrower Address Line 1]
[City, State, Zip Code]

RE: Mortgage Forbearance Qualification Inquiry - Loan Number: [Loan Number]

Dear [Borrower Last Name],

We have received your inquiry dated [Date of Inquiry] regarding your eligibility for a mortgage forbearance plan due to financial hardship. We understand that circumstances may change, and we are committed to helping you explore available options to manage your mortgage payments.

To determine if you qualify for a forbearance plan, we require a formal review of your current financial situation. Please provide the following information and documentation:

- A completed Hardship Assistance Application (form attached).
- A brief written statement explaining the nature of your financial hardship.
- Proof of income (e.g., recent pay stubs, tax returns, or benefit statements).
- A summary of your monthly household expenses.

Once we receive the requested documentation, our loss mitigation team will review your account. This process typically takes [Number] business days. During this review period, we will determine the duration of the forbearance and the specific terms for repayment once the forbearance period ends.

Please note that a forbearance plan does not waive your debt; it is a temporary postponement or reduction of payments. Interest will continue to accrue on the unpaid principal balance during the forbearance period.

Please submit the required documents via [Submission Method: Email/Online Portal/Fax] by [Due Date].

If you have any questions or would like to discuss your options over the phone, please contact our Homeowner Assistance Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

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