

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

Subject: Important Information Regarding Your FHA-Insured Mortgage and Home Retention Options

Dear [Borrower Name],

Our records indicate that your mortgage loan is currently [Number] days past due. As your mortgage servicer, we are committed to helping you understand the options available to help you keep your home. Because your mortgage is insured by the Federal Housing Administration (FHA), you may be eligible for specific loss mitigation programs designed to resolve your delinquency.

Available Home Retention Options:

- **Informal or Formal Forbearance:** Allows for a temporary reduction or suspension of mortgage payments.
- **Special Forbearance (Unemployment):** Specifically for borrowers who are currently unemployed and seeking work.
- **Loan Modification:** A permanent change to your original loan terms to achieve an affordable payment.
- **Partial Claim:** An interest-free subordinate lien to bring your mortgage current, payable only when you sell the home or pay off the mortgage.
- **FHA-HAMP:** A combination of a loan modification and a partial claim.

Action Required:

To determine your eligibility for these programs, please provide the following documents immediately:

- A completed Request for Mortgage Assistance (RMA) form.
- Proof of income (recent paystubs, W-2s, or tax returns).
- A brief explanation of your financial hardship.

Free Assistance:

You can contact a HUD-approved housing counseling agency for free expert advice. To find a counselor near you, call the HUD Housing Counseling Referral Line at 1-800-569-4287 or visit www.hud.gov.

Please contact our Loss Mitigation Department at [Phone Number] between the hours of [Operating Hours] to discuss your situation. We are here to help you navigate this process.

Sincerely,

[Name of Servicer]

[Department Name]

[Contact Phone Number]

[Website Address]