

[Servicer Name]
[Servicer Address]
[City, State, Zip Code]
[Phone Number]

Date: [Current Date]

Subject: FHA Special Forbearance Agreement
FHA Case Number: [FHA Case Number]
Loan Number: [Loan Number]
Property Address: [Property Address]

Dear [Borrower Name(s)],

This letter serves as a formal Special Forbearance Agreement between [Servicer Name] and [Borrower Name(s)] regarding the mortgage for the property listed above. This agreement is intended to assist you during your temporary financial hardship.

1. Forbearance Period

The forbearance period will begin on [Start Date] and is scheduled to end on [End Date]. During this time, your regular monthly mortgage payments will be modified as follows:

2. Payment Schedule

Starting on [Date], you agree to pay [Reduced Payment Amount or \$0.00] on the [Day] of each month. This schedule will continue until [End Date].

3. Terms and Conditions

- This agreement does not waive any of the lender's rights under the original mortgage Note or Deed of Trust.
- Late charges will be [waived/suspended] during the forbearance period provided you adhere to the terms of this agreement.
- You must notify us immediately if your financial situation changes or if you are able to resume full payments earlier than expected.

4. End of Forbearance

Prior to the expiration of this agreement, we will evaluate your financial status to determine the next steps. Options may include a loan modification, a repayment plan, or another FHA Loss Mitigation option to bring the account current.

Please sign and return a copy of this agreement by [Deadline Date] to signify your acceptance of these terms.

Sincerely,

[Authorized Representative Name]
[Title]
[Servicer Name]

Borrower Acceptance:

[Borrower Name] - Date

[Co-Borrower Name] - Date