

Date: [Date]

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

Subject: Offer for Mortgage Forbearance Plan

Dear [Borrower Name],

This letter is to formally offer you a Forbearance Plan to assist you with your mortgage payments during your current financial hardship. Based on our review of your account, we are offering the following terms:

Forbearance Terms:

- **Start Date:** [Start Date]
- **End Date:** [End Date]
- **Reduced Monthly Payment:** \$[Amount]
- **Forbearance Duration:** [Number of Months] months

Important Information:

Please be advised that forbearance is not debt forgiveness. At the end of the forbearance period, you will be responsible for any unpaid principal, interest, and escrow amounts. Before your plan expires, we will contact you to discuss repayment options, which may include a repayment plan, loan modification, or deferral of the unpaid balance to the end of your loan term.

How to Accept This Offer:

To accept this plan, please sign and return this document by [Deadline Date]. If you have any questions regarding these terms, please contact our Loss Mitigation Department at [Phone Number].

Sincerely,

[Representative Name]
[Company Name]
[Contact Information]

Borrower Acceptance:

I/We accept the terms of this Forbearance Plan.

Borrower Signature / Date

Co-Borrower Signature / Date