

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

[Date]

[Borrower Name]  
[Co-Borrower Name]  
[Property Address]  
[City, State, Zip Code]

**Subject: Important Options Regarding Your Mortgage and Forbearance Expiration**

Dear [Borrower Name],

Our records indicate that your mortgage forbearance period is scheduled to end on [Date]. As this date approaches, it is important to determine how you will manage the payments that were paused during the forbearance period.

You are not required to pay back the total skipped amount all at once. We are here to help you evaluate your "Loss Mitigation" options to keep your account current and avoid foreclosure.

Depending on your financial situation, you may qualify for the following options:

- **Reinstatement:** Paying the total past-due amount in one lump sum.
- **Repayment Plan:** Adding a portion of the overdue amount to your regular monthly payments over a set period.
- **Deferral or Partial Claim:** Moving the past-due amount to the end of your loan term.
- **Loan Modification:** Changing the original terms of your loan (such as interest rate or term length) to make payments more affordable.

**What you need to do next:**

Please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL] to review your options. We may require you to submit a Loss Mitigation Application, which includes documentation such as recent pay stubs, bank statements, and tax returns.

If you are experiencing continued financial hardship, please reach out to us immediately. Delaying this process may limit the options available to you.

For additional assistance, you can contact the Department of Housing and Urban Development (HUD) at 1-800-569-4287 to find a HUD-approved housing counselor.

Sincerely,

[Sender Name/Department]  
[Company Name]