

[Date]

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

**Subject: Acknowledgment of Loss Mitigation Application - Forbearance Plan Request**

Dear [Borrower Name],

We have received your application for loss mitigation assistance regarding your mortgage loan number [Loan Number]. This letter confirms that we are currently reviewing your request for a Forbearance Plan due to [Reason for Hardship].

**Application Status:**

[Select one: Your application is complete / Your application is incomplete and requires additional documentation.]

**Next Steps:**

- If your application is complete, we will evaluate your eligibility and provide a decision within [Number] business days.
- If additional documents are required, we have attached a list of missing items. Please submit these by [Date] to avoid delays.
- During the review period, you may continue to receive automated billing statements or late notices as required by law; however, your request is being actively processed.

A Forbearance Plan is a temporary suspension or reduction of your monthly mortgage payments. Please be aware that forbearance is not debt forgiveness. Once the forbearance period ends, you will be responsible for addressing the missed payments through a repayment plan, loan modification, or other available options.

If you have any questions, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Contact Person/Department Name]  
[Servicer/Lender Name]