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

[Date]

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

RE: NOTICE OF REPAYMENT PLAN EXPIRATION

Loan Number: [Loan Number]

Dear [Borrower Name],

This letter serves as formal notification that your temporary Loss Mitigation Repayment Plan, which began on [Start Date], is scheduled to expire on [Expiration Date].

According to our records, your final scheduled payment under this plan in the amount of \$[Amount] is due on [Due Date].

Next Steps:

- **Full Reinstatement:** Upon the successful completion of this final payment, your account will be reviewed for reinstatement.
- **Return to Regular Payments:** Starting on [Date of First Regular Payment], your monthly mortgage payments will return to the standard contractual amount of \$[Regular Payment Amount].
- **Unpaid Balances:** If there is any remaining delinquency or escrow shortage after the final plan payment, please contact us immediately to discuss further options.

Please note that if the final payment is not received by the expiration date, your account may be subject to further collection activity or referral to foreclosure in accordance with your original loan agreement.

If you are experiencing a new financial hardship and are unable to resume your regular monthly payments, it is critical that you contact our Loss Mitigation Department at [Phone Number] or visit [Website] to explore additional assistance options.

Sincerely,

[Name/Department]
[Company Name]