

Date: [Current Date]

Subject: Notice of Mortgage Forbearance Period Expiration

Loan Number: [Your Loan Number]

Dear [Borrower Name],

This letter is to inform you that your current mortgage forbearance period is scheduled to expire on [Expiration Date].

As this date approaches, you must determine your next steps regarding your mortgage payments. To avoid delinquency, please review the following options available to you:

- **Full Reinstatement:** Paying the total skipped amount in a single lump sum.
- **Repayment Plan:** Adding a portion of the skipped amount to your regular monthly payments over a set period.
- **Payment Deferral:** Moving the skipped payments to the end of your loan term.
- **Loan Modification:** Permanently changing the terms of your loan to make payments more affordable.
- **Extension:** Requesting an additional forbearance period, if eligible under current guidelines.

Please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL] no later than [Action Deadline Date] to discuss these options and submit any required documentation.

If we do not hear from you by the expiration date, your regular monthly billing will resume, and any unpaid amounts may become immediately due, which could impact your credit score or lead to foreclosure proceedings.

Sincerely,

[Your Name/Representative Name]

[Loan Servicer Name]

[Contact Information]