

**Date:** [Insert Date]

**Recipient Name:** [Borrower Name]

**Account Number:** [Loan Number]

**Property Address:** [Property Address]

**Subject: Notice of Mortgage Deferral Period Expiration**

Dear [Borrower Name],

We are writing to inform you that your mortgage loan deferral period is scheduled to expire on **[Expiration Date]**. Starting **[Month/Year]**, your regular monthly mortgage payments will resume.

**Payment Details:**

- **Next Payment Due Date:** [Date]
- **Monthly Payment Amount:** \$[Amount]
- **Deferred Balance:** \$[Total Deferred Amount]

**Repayment Options for Deferred Amounts:**

The total amount deferred during your forbearance period is now due. Your options include:

- **Lump Sum Payment:** Paying the full deferred amount by [Date].
- **Payment Plan:** Adding a portion of the deferred amount to your monthly payments for [Number] months.
- **Loan Extension:** Moving the deferred balance to the end of your loan term.
- **Loan Modification:** Restructuring your loan terms if you are experiencing continued hardship.

**Action Required:**

Please contact our Loan Servicing Department at [Phone Number] or visit [Website] by [Deadline Date] to confirm your chosen repayment method. If we do not hear from you, your account may be subject to late fees or credit reporting as per your original loan agreement.

Thank you for your prompt attention to this matter.

Sincerely,

[Sender Name/Department]

[Financial Institution Name]

[Contact Information]