

[Date]

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

Subject: NOTICE OF EXPIRATION OF MORTGAGE MODIFICATION PERIOD

Dear [Borrower Name],

This letter serves as an official notice regarding your mortgage loan number [Loan Number]. Our records indicate that your current mortgage modification period is scheduled to expire on [Expiration Date].

According to the terms of your modification agreement, once this period expires, the following changes will take effect starting on [New Payment Effective Date]:

- Your interest rate will change from [Current Rate]% to [New Rate]%.
- Your monthly principal and interest payment will change from \$[Current Payment] to \$[New Payment].
- [Optional: Mention any changes to escrow or total monthly payment].

If you are concerned about your ability to make the new monthly payment, we encourage you to contact our Loss Mitigation Department immediately. You may be eligible for a loan extension or a new modification program, depending on your current financial situation.

To discuss your options, please call us at [Phone Number] or visit our website at [Website URL]. Our office hours are [Business Hours].

Failure to make your payments on time following the expiration of this modification may result in late fees and could negatively impact your credit score.

Sincerely,

[Lender Name]  
[Department Name]  
[Contact Information]