

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

[Date]

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

**RE: NOTICE OF LOSS MITIGATION PROGRAM EXPIRATION**

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notification that your temporary loss mitigation program is scheduled to expire on **[Expiration Date]**.

According to our records, you are currently enrolled in the following program: [Name of Program, e.g., Forbearance Plan/Trial Period Plan].

**What this means for you:**

- Your last payment under the current terms is due on [Date].
- Starting on [Date], your regular monthly mortgage payments of \$[Amount] will resume.
- Any deferred principal, interest, or escrow amounts not addressed by a permanent modification will become due as outlined in your original agreement.

**Next Steps:**

If you are unable to resume your regular monthly payments or if you require a permanent loan solution, you must contact us immediately. You may be eligible for additional options such as a Loan Modification, Repayment Plan, or Extension.

To request an evaluation for further assistance, please submit a complete Loss Mitigation Application by [Deadline Date].

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

Sincerely,

[Sender Name/Department]  
[Company Name]

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This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.