

[Date]

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

Account Number: [Loan Number]

## Subject: Your Post-Forbearance Repayment Options

Dear [Borrower Name],

As your forbearance period is approaching its end on [Date], we want to assist you in determining the best path forward for your mortgage. You are not required to pay the total skipped amount all at once. Below are the options available to help you resolve your past-due balance:

- **Reinstatement:** Pay the total amount owed in one lump sum to bring your account current immediately.
- **Repayment Plan:** Over a set period (usually 3-12 months), a portion of the past-due amount is added to your regular monthly mortgage payment until the balance is caught up.
- **Payment Deferral / Partial Claim:** Move the missed payments to the end of your loan term. This amount becomes due when you sell your home, refinance, or pay off your mortgage.
- **Loan Modification:** We permanently change the terms of your loan (such as interest rate or loan term) to reach a more affordable monthly payment and include the missed payments in the new balance.

### Next Steps:

Please contact our Loss Mitigation Department at [Phone Number] or visit our website at [URL] to discuss which option fits your financial situation. We are available [Days/Hours of Operation].

If we do not hear from you by [Date], your account may proceed to the next stage of the delinquency process.

Sincerely,

[Mortgage Company Name]  
[Department Name]  
[Contact Information]