

[Date]

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

Re: Notice of Forbearance Expiration - Account Number: [Account Number]

Dear [Borrower Name],

This letter serves as a formal notification that your current forbearance period is scheduled to expire on [Expiration Date].

Starting [Date of First Payment After Forbearance], your regular monthly payments in the amount of \$[Amount] will resume. Please ensure that your payment is received by the due date to avoid late fees or negative credit reporting.

As your forbearance ends, you have the following options regarding any unpaid amounts that accumulated during the forbearance period:

- **Reinstatement:** Paying the total past-due amount in one lump sum.
- **Repayment Plan:** Adding a portion of the overdue amount to your regular monthly payments over a set period.
- **Loan Modification:** Adjusting the terms of your loan to include the missed payments in the principal balance.
- **Deferral/Extension:** Moving the missed payments to the end of your loan term.

Please contact our Loss Mitigation Department at [Phone Number] or visit [Website] no later than [Deadline Date] to discuss which option best fits your financial situation.

If you are unable to resume your regular payments, it is critical that you contact us immediately to explore further assistance options and avoid potential default.

Sincerely,

[Name of Sender/Department]
[Company Name]
[Contact Information]