

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

[Date]

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

**Subject: Approval of Mortgage Payment Deferral Request**

Dear [Borrower Name],

This letter is to formally notify you that your request for a mortgage payment deferral has been approved for the loan account number: [Account Number].

Based on our agreement, the following terms apply:

- **Deferral Period:** Your payments will be deferred for a period of [Number] months, starting from [Start Date] and ending on [End Date].
- **Payments Affected:** This includes the monthly principal and interest payments scheduled for [List Months].
- **Repayment Terms:** The deferred amount of \$[Total Deferred Amount] will be [Select one: added to the end of your loan term / repaid via a lump sum on a specific date / spread across future monthly payments].
- **Interest:** [Select one: Interest will continue to accrue during the deferral period / Interest accrual is waived during this period].

Please note that your regular monthly payments will resume on [Resumption Date]. If your mortgage includes an escrow account for taxes and insurance, you are still responsible for ensuring those obligations are met as per the details provided in your specific plan.

During this deferral period, no late fees related to the deferred payments will be charged to your account, and your account will not be reported as delinquent to credit bureaus, provided you adhere to the terms of this agreement.

If you have any questions regarding this approval or your repayment options, please contact our Loan Servicing Department at [Phone Number] or [Email Address].

Sincerely,

[Name of Representative]  
[Title]  
[Lender Name]