

[Date]

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

Subject: Post-Pause Repayment Plan Agreement

Dear [Borrower Name],

This letter serves as a formal agreement regarding the repayment of your outstanding balance following the temporary payment pause that ended on [Date Pause Ended].

As discussed, your total outstanding balance is \$[Total Amount]. Both parties agree to the following repayment schedule to bring the account current:

- **Repayment Start Date:** [Date]
- **Installment Amount:** \$[Amount] per [Month/Week]
- **Number of Payments:** [Number]
- **Final Payment Date:** [Date]

By following this plan, your payments will be applied first to [Interest/Principal/Arrears]. These payments are in addition to your regular monthly installments of \$[Regular Amount], which will also resume on [Date].

Please note that failure to adhere to this schedule may result in the account being considered in default. If you encounter financial difficulties, please contact us immediately at [Phone Number] or [Email Address] to discuss your options.

Please sign and return a copy of this letter by [Deadline Date] to confirm your acceptance of these terms.

Sincerely,

[Lender Signature]
[Lender Name]
[Lender Title]

Acknowledgment and Acceptance:

I, [Borrower Name], agree to the repayment terms outlined above.

Signature: _____ Date: _____