

[Date]

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

RE: Extension of Natural Disaster Forbearance Agreement

Account Number: [Your Account Number]

Dear [Borrower Name],

This letter serves as a formal agreement to extend the temporary forbearance period previously granted for your account due to the impact of [Name of Natural Disaster].

Extension Details:

- **Original Forbearance End Date:** [Date]
- **New Extended End Date:** [Date]
- **Extension Period:** [Number] months

During this extended period, your obligation to make monthly payments is suspended. Please note the following terms:

- Interest will continue to accrue on your principal balance according to the terms of your original agreement.
- Negative credit reporting for this account will remain suspended during the extension period.
- Late fees will not be assessed while the forbearance is active.

Next Steps:

At least 30 days prior to the new expiration date, we will contact you to discuss permanent repayment options, which may include a repayment plan, loan modification, or deferral of the suspended payments to the end of your loan term.

If your financial situation improves before the new expiration date, you may resume payments at any time. Please contact us at [Phone Number] or [Email Address] if you have any questions or wish to end the forbearance early.

Sincerely,

[Name of Financial Institution/Lender]
[Department Name]
[Contact Information]