

[Date]

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

Subject: Midpoint Status Update - Forbearance Plan

Dear [Borrower Name],

We are writing to remind you that your current forbearance plan for loan number [Loan Number] has reached its midpoint. This letter is to provide an update on your account status and to outline the options available to you as you approach the end of this period.

Plan Summary:

- **Forbearance Start Date:** [Start Date]
- **Scheduled End Date:** [End Date]
- **Current Amount Deferred:** \$[Amount]

Your Next Steps:

As you move toward the end of your forbearance period, you have several options depending on your financial situation:

- **Plan Extension:** If you are still experiencing financial hardship, you may be eligible to request an extension of your forbearance plan.
- **Reinstatement:** You may pay the total deferred amount in full to bring the account current.
- **Repayment Plan:** You may set up a schedule to pay the deferred amount over a set period in addition to your regular monthly payments.
- **Loan Modification:** We may be able to change the terms of your loan to make your monthly payments more affordable.

Action Required:

Please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL] no later than [Date] to discuss your intent. Early communication ensures we have enough time to process your request before your next payment is due.

If your financial situation has improved and you are ready to resume regular payments now, please contact us to discuss ending your forbearance early.

Sincerely,

[Name/Department]

[Company Name]

[Contact Phone Number]