

[Date]

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

RE: Notice of Approaching Forbearance Expiration - Account Number: [Account Number]

Dear [Borrower Name],

We are writing to remind you that your current mortgage forbearance plan is scheduled to expire on **[Expiration Date]**.

As this date approaches, it is important to determine your next steps regarding your mortgage payments. You have several options available depending on your financial situation:

- **Request an Extension:** If you are still experiencing financial hardship, you may be eligible to extend your forbearance period.
- **Reinstatement:** You may pay the total amount skipped during the forbearance period in one lump sum.
- **Repayment Plan:** You may pay a portion of the overdue amount each month in addition to your regular monthly mortgage payment.
- **Payment Deferral:** You may move the missed payments to the end of your loan term.
- **Loan Modification:** We may be able to change the terms of your loan to make your monthly payments more affordable.

Please contact our Loss Mitigation Department at **[Phone Number]** or visit our website at **[Website URL]** no later than **[Deadline Date]** to discuss these options and complete any necessary documentation.

If we do not hear from you by the expiration date, your regular monthly billing will resume, and any unpaid amounts will become due according to your original loan agreement.

We are here to help you navigate this transition and find the best solution for your circumstances.

Sincerely,

[Servicer Name]  
[Contact Department]  
[Phone Number]