

[Date]

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

Re: Loan Account Number: [Loan Number]

Dear [Borrower Name],

Our records indicate that your mortgage forbearance period is scheduled to end on [Date]. As you transition out of forbearance, we want to provide you with the available options to repay the paused payments and keep your account in good standing.

Please review the following repayment options:

- **Option 1: Reinstatement** - Pay the total past-due amount in a single lump sum by [Date].
- **Option 2: Repayment Plan** - Add a specific portion of the overdue amount to your regular monthly mortgage payment over a set number of months until the total is paid off.
- **Option 3: Payment Deferral / Partial Claim** - Move the past-due amount to the end of your loan term. This amount will become due when you sell your home, refinance, or pay off your mortgage.
- **Option 4: Loan Modification** - If you have experienced a permanent change in your financial situation, we may be able to change the original terms of your loan (such as interest rate or term length) to make your monthly payments more affordable.

Next Steps:

You must contact our Loss Mitigation Department by [Date] to select an option. If we do not hear from you, your regular billing cycle will resume, and the total past-due balance will be considered delinquent.

To discuss these options or to submit a financial assistance application, please contact us at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Lender Name]
[Department Name]
[Contact Information]