

[Date]

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

Re: Mid-Period Forbearance Plan Review - Account Number: [Loan Number]

Dear [Borrower Name],

We are contacting you because you are currently approaching the midpoint of your mortgage forbearance plan. This letter is a scheduled review to ensure you are aware of your current status and the options available to you as you move toward the end of your plan.

Current Plan Summary:

- Forbearance Start Date: [Start Date]
- Scheduled End Date: [End Date]
- Total Deferred Payments to Date: [Amount]

Next Steps:

At this time, no immediate action is required; however, we recommend reviewing the following options to prepare for your plan's conclusion:

- **Extension:** If your financial hardship is ongoing, you may be eligible to request an extension of your forbearance period.
- **Reinstatement:** You may pay the total skipped amount in a single lump sum to bring the account current.
- **Repayment Plan:** You may pay a portion of the past-due amount along with your regular monthly mortgage payment over a set period.
- **Loan Modification:** If you cannot afford your original payment, we can evaluate your eligibility to modify the loan terms to achieve a more affordable monthly payment.
- **Payment Deferral:** You may be eligible to move the skipped payments to the end of your loan term.

Contact Us:

To discuss your financial situation or to confirm your intent for the remainder of the forbearance period, please contact our Loss Mitigation Department at [Phone Number] or visit our online portal at [Website URL].

Thank you for your prompt attention to this matter.

Sincerely,

[Name/Department]

[Lender/Service Name]