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[Date]

[Borrower Name]

[Co-Borrower Name]

[Mailing Address]

[City, State, Zip Code]

Subject: Mid-Period Escrow Account Analysis - Forbearance Status

Loan Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

This letter is to inform you that we have completed a mid-period analysis of your escrow account while your loan is currently in a forbearance plan. This analysis was performed to ensure your escrow payments are accurately projected based on updated tax and insurance information.

Current Escrow Summary:

- Current Monthly Escrow Payment: \$[Amount]
- New Monthly Escrow Payment: \$[Amount]
- Effective Date of New Payment: [Date]

Forbearance Impact:

Please note that while you are in an active forbearance plan, you are not required to make your monthly mortgage payments, including the escrow portion. However, any escrow shortages or surpluses identified in this analysis will be addressed when your forbearance period ends and a long-term repayment or modification plan is established.

Account Projections:

Based on our review, your account is projected to have a [Shortage/Overage] of \$[Amount].

Next Steps:

You do not need to take any action at this time. We will contact you prior to the end of your forbearance period to discuss your options for repaying any escrow shortages, which may include spreading the balance over a period of 12 to 60 months, depending on your eligibility.

If you have questions regarding this analysis or your forbearance plan, please contact our Customer Service Department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Servicer Name]

[Department Name]