

[Date]

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

Re: Loan Number: [Loan Number]

**Subject: Mid-Period Notification: Your Forbearance Plan is Ending Soon**

Dear [Borrower Name],

We are writing to remind you that your current mortgage forbearance plan is scheduled to expire on **[Expiration Date]**. Our records indicate that you are approximately halfway through your forbearance period.

It is important to begin planning for your return to regular payments now. Please review the following options regarding the next steps for your account:

- **Request an Extension:** If you are still experiencing financial hardship, you may be eligible to extend your forbearance period.
- **Repayment Plan:** You may pay the past-due amount over a set period in addition to your regular monthly payment.
- **Payment Deferral:** You may be able to 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.
- **Reinstatement:** You can pay the total amount owed in one lump sum.

**Action Required:**

Please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL] no later than [Date] to discuss which option best fits your current situation. If we do not hear from you before your plan expires, we will expect you to resume your regular monthly payments on [Date of First Payment After Forbearance].

We are committed to helping you stay in your home. Please contact us as soon as possible to discuss your transition plan.

Sincerely,

[Servicer Name]  
[Department Name]  
[Contact Information]