

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender/Service Name]
[Loss Mitigation Department]
[Lender Address]
[City, State, Zip Code]

RE: Mid-Period Forbearance Hardship Reassessment

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

To [Contact Person or Department],

I am writing to provide a formal update regarding my financial situation as required for the reassessment of my current forbearance plan, which began on [Original Forbearance Start Date].

Since the initial approval of my forbearance, my financial hardship has [remained the same / changed]. Specifically, [briefly describe current status, e.g., I remain unemployed, my hours have not yet been restored, or I am experiencing a new medical hardship].

Attached to this letter, please find updated documentation supporting this reassessment, including [list documents, e.g., recent pay stubs, bank statements, or unemployment benefit statements].

Based on my current financial outlook, I am requesting the following:

- An extension of my current forbearance period for an additional [number] months.
- A review of available permanent loan modification options once the forbearance period concludes.

I am committed to my homeownership and intend to resume regular payments as soon as my financial circumstances allow. Please notify me of the results of this reassessment and any additional steps I must take to remain in compliance with the terms of my loan.

Thank you for your time and continued assistance.

Sincerely,

[Your Signature]

[Your Printed Name]