

[Date]

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

**Subject: Transition from Forbearance to Permanent Loss Mitigation Options**

Dear [Borrower Name],

Our records indicate that you are currently in a forbearance plan for your mortgage loan, account number ending in [XXXX]. This plan is scheduled to reach its mid-point on [Date].

The purpose of this letter is to begin discussing your transition back to a regular payment schedule and to evaluate your eligibility for long-term loss mitigation options. While your forbearance allows for temporary payment relief, the unpaid amounts will eventually need to be addressed.

**Available Transition Options:**

- **Reinstatement:** Paying the total past-due amount in one lump sum.
- **Repayment Plan:** Adding a portion of the overdue amount to your monthly payments over a set period.
- **Payment Deferral:** Moving the missed payments to the end of your loan term.
- **Loan Modification:** Adjusting the terms of your loan (interest rate or term length) to make payments more affordable.

**Next Steps:**

To ensure a smooth transition, we require an updated review of your financial situation. Please contact our Loss Mitigation Department at [Phone Number] or visit our online portal at [Website URL] to submit the following:

- A completed Uniform Borrower Assistance Form.
- Recent proof of income (paystubs or tax returns).
- A brief explanation of your current financial hardship status.

If you are ready to resume your regular payments now, or if your financial situation has improved, please contact us immediately so we can finalize your post-forbearance plan.

Sincerely,

[Name of Servicer/Lender]  
[Department Name]

[Contact Phone Number]  
[Email/Website]