

[Date]

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

**Subject: Mid-Period Assessment of Your Forbearance Plan**

Dear [Borrower Name],

We are contacting you because you are currently approaching the midpoint of your mortgage forbearance plan for loan number: [Loan Number].

The purpose of this letter is to review your current financial situation and determine if a loan modification or an extension of your current plan is necessary. To help us assess your eligibility for a permanent modification, please review the following information:

**Current Status:**

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

**Next Steps:**

To move forward with a formal modification assessment, you must provide the following documentation by [Deadline Date]:

- Updated Proof of Income (Pay stubs or Tax Returns)
- A completed Financial Hardship Affidavit
- Recent bank statements (last 2 months)

**Options Available:**

Depending on your eligibility, we may offer one of the following solutions:

- **Loan Modification:** Adjusting your interest rate, term, or principal balance to create a sustainable monthly payment.
- **Payment Deferral:** Moving the missed payments to the end of your loan term.
- **Forbearance Extension:** Extending your current temporary relief period if your hardship is ongoing.

If we do not hear from you by [Deadline Date], your forbearance plan will expire as scheduled on [Date], and the full delinquent amount will become due.

Please contact our Loss Mitigation Department at [Phone Number] or visit our online portal at [URL] to submit your documents.

Sincerely,

[Servicer Name]

[Department Name]

[Contact Information]