

[Company Name]  
[Company Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**Re: Mid-Period Forbearance Outstanding Balance Notification**

Account Number: [Account Number]

Dear [Borrower Name],

This letter is to provide you with an update regarding your mortgage account, which is currently under a forbearance plan scheduled to end on [Forbearance End Date].

As of [Current Date], the total outstanding balance deferred during this forbearance period is \$[Amount]. This amount includes unpaid principal, interest, and any applicable escrow payments (taxes and insurance).

**Current Balance Breakdown:**

- Deferred Principal: \$[Amount]
- Deferred Interest: \$[Amount]
- Escrow Advances: \$[Amount]
- **Total Forborne Amount: \$[Total Amount]**

Please note that your regular monthly payments are still scheduled to resume on [Resumption Date]. Before your forbearance period concludes, we would like to discuss your options for handling the outstanding balance. These options may include:

- **Reinstatement:** Paying the total forborne amount in a single lump sum.
- **Repayment Plan:** Adding a portion of the overdue amount to your regular monthly payments over a set period.
- **Payment Deferral:** Moving the outstanding balance to the end of your loan term.
- **Loan Modification:** Adjusting the terms of your loan to make payments more affordable.

Action is required to ensure a smooth transition back to regular repayment. Please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL] to review your eligibility for these programs.

Sincerely,

[Name/Department]  
[Company Name]