

[Date]

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

**Subject: Mid-Period Forbearance Payment Deferral Agreement**

Dear [Borrower Name],

Account Number: [Loan Number]

We are writing to confirm that we have approved a Mid-Period Payment Deferral for your mortgage account. This agreement addresses the missed payments that accrued during your current forbearance period while allowing you to resume your regular monthly mortgage payments immediately.

**Summary of Deferral Terms:**

- **Deferred Amount:** \$[Total Amount Deferred]
- **Deferred Items:** This amount includes unpaid principal, interest, and any applicable escrow advances.
- **New Maturity Date:** [Date] (if applicable)

**How the Deferral Works:**

The deferred amount listed above has been moved to the end of your loan term as a non-interest-bearing balloon payment. You are not required to pay this amount now. Instead, the balance will become due when you pay off your mortgage, sell your property, or transfer the title.

**Your Next Steps:**

Beginning on [Date of Next Regular Payment], you are required to resume your regular monthly mortgage payments of \$[Regular Payment Amount]. Please note that your monthly payment may still change in the future due to standard escrow analysis for taxes and insurance.

**Status of Forbearance:**

By accepting this deferral, your active forbearance period is officially closed. Your account will now be reported to credit bureaus as "Current," provided that you make your future monthly payments on time as scheduled.

If you have any questions regarding this agreement, please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Servicer Name]

[Department Name]