

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

[Date]

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

**Subject: Options for Your Mortgage Repayment Plan**

Dear [Borrower Name],

Our records indicate that you are currently in a forbearance period for your mortgage loan, account number [Account Number]. As you approach the mid-point of this period, we want to provide you with information regarding the options available for repaying the paused payments.

You are not required to pay the full amount at once. Below are the primary repayment options available to you:

- **Reinstatement:** Paying the total past-due amount in one lump sum if you are able to do so.
- **Repayment Plan:** Adding a portion of the overdue amount to your regular monthly mortgage payment over a set number of months until the account is current.
- **Payment Deferral:** Moving the missed payments to the end of your loan term, to be paid when you sell your home, refinance, or pay off your mortgage.
- **Loan Modification:** Permanently changing the terms of your loan (such as the interest rate or term length) to make your monthly payments more affordable.

We are here to help you determine which option best fits your current financial situation. Please contact our Homeownership Preservation Team at [Phone Number] or visit our website at [Website URL] to discuss these options in detail.

If you have already regained your financial stability, you may choose to end your forbearance early and begin one of the plans listed above.

Sincerely,

[Sender Name/Department]  
[Company Name]