

[Date]

[Borrower Name]

[Co-Borrower Name]

[Mailing Address]

[City, State, Zip Code]

RE: ACTION REQUIRED - Notice of Forbearance Expiration

Account Number: [Account Number]

Property Address: [Property Address]

Dear [Borrower Name],

Our records indicate that your mortgage forbearance plan is scheduled to expire on **[Expiration Date]**. It is important that you contact us immediately to discuss your next steps and select a repayment option to keep your account in good standing.

To avoid potential delinquency or foreclosure, you must take action on one of the following options before your expiration date:

- **Reinstatement:** Pay the total past-due amount in one lump sum.
- **Repayment Plan:** Add a portion of the overdue amount to your regular monthly payments over a set period.
- **Payment Deferral:** Move the past-due balance to the end of your loan term.
- **Loan Modification:** Adjust the terms of your loan (such as interest rate or term length) to make payments more affordable.
- **Extension:** If you are still experiencing financial hardship, you may be eligible to request an extension of your forbearance.

Next Steps:

Please contact our Loss Mitigation Department at [Phone Number] or visit our online portal at [Website URL] to review your eligibility and submit any required documentation.

Failure to respond or select a repayment option by [Deadline Date] may result in the resumption of normal billing cycles and the application of late fees or legal action.

Sincerely,

[Name of Servicer/Lender]

[Department Name]

[Contact Phone Number]