

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

[Date]

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

Re: Notice of Expiration of Forbearance Period

Account Number: [Account Number]

Dear [Borrower Name],

This letter is to inform you that your current mortgage forbearance period is scheduled to expire on **[Expiration Date]**.

As this date approaches, it is important to determine your next steps regarding your mortgage repayment. Please review the following options available to you:

- **Reinstatement:** Paying the total past-due amount in a single lump sum.
- **Repayment Plan:** Adding a portion of the overdue amount to your regular monthly payments over a set period.
- **Loan Modification:** Adjusting the terms of your loan (such as interest rate or loan term) to make payments more affordable.
- **Deferral/Partial Claim:** Moving the missed payments to the end of your loan term.
- **Extension:** Requesting an additional forbearance period if you are still experiencing financial hardship.

Please contact our Loss Mitigation Department at [Phone Number] no later than [Action Date] to discuss these options and select the plan that best fits your current financial situation.

If we do not hear from you by the expiration date, your regular monthly billing will resume, and any unpaid amounts may become immediately due, which could result in late fees or further collection actions.

We are committed to helping you stay in your home. We look forward to speaking with you soon.

Sincerely,

[Name/Department]
[Company Name]