

FINAL NOTICE: FORBEARANCE EXPIRATION

Date: [Insert Date]

To: [Borrower Name]

Address: [Borrower Address]

Account Number: [Insert Account Number]

Dear [Borrower Name],

This letter serves as a final notification that your temporary forbearance period is scheduled to expire on **[Expiration Date]**. According to our records, your regular monthly payments will resume on **[Date of First Payment]**.

The total amount deferred during your forbearance period is \$[Amount]. Please review the following options for repayment:

- **Reinstatement:** Pay the total deferred amount in full by [Date].
- **Repayment Plan:** Add a portion of the deferred amount to your regular monthly payments over a set period.
- **Loan Modification:** Adjust the terms of your loan to include the deferred balance (subject to eligibility).
- **Deferral/Extension:** Move the deferred balance to the end of your loan term.

Action Required: Please contact our loss mitigation department at [Phone Number] or visit [Website] no later than [Deadline Date] to confirm your repayment plan. Failure to take action or resume payments by the expiration date may result in late fees and negatively impact your credit score.

If you are experiencing continued financial hardship, you must contact us immediately to discuss further assistance options that may be available to you.

Sincerely,

[Sender Name/Department]

[Company Name]

[Contact Information]