

[Date]

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

**RE: Notice of Imminent Mortgage Forbearance Conclusion**

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

We are writing to remind you that your mortgage forbearance period is scheduled to expire on **[Forbearance End Date]**. According to our records, your regular monthly mortgage payments are set to resume on **[Payment Resume Date]**.

As this date approaches, you must decide how you will handle the payments that were paused during the forbearance period. Please review the following repayment options available to you:

- **Reinstatement:** Paying the total missed amount in one lump sum.
- **Repayment Plan:** Adding a portion of the overdue amount to your regular monthly payment over a set period.
- **Payment Deferral:** Moving the missed payments to the end of your loan term.
- **Loan Modification:** Adjusting the terms of your loan (such as interest rate or term length) to make payments more affordable.

If you are still experiencing financial hardship and are unable to resume your payments, you may be eligible to request an extension. You must contact us before **[Deadline Date]** to discuss your eligibility.

Please contact our Loss Mitigation Department at **[Phone Number]** or visit our website at **[Website URL]** to confirm your plan of action. Failure to contact us or resume payments may result in the commencement of delinquency proceedings.

Sincerely,

[Name of Loan Servicer]  
[Contact Department]  
[Phone Number]