

[Date]

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

**Subject: IMPORTANT - Your Mortgage Forbearance Period is Expiring Soon**

Account Number: [Loan Number]

Dear [Borrower Name],

This letter is to inform you that your current mortgage forbearance period is scheduled to expire on **[Expiration Date]**. According to our records, your regular monthly mortgage payments will resume on **[Date of First Payment Due]**.

When your forbearance ends, you will be responsible for the payments missed during the forbearance period. It is important that we discuss your options for repayment before the deadline. Common options may include:

- **Reinstatement:** Paying the total missed amount in one lump sum.
- **Repayment Plan:** Adding a portion of the missed amount to your regular monthly payments over a set period.
- **Deferral or Partial Claim:** Moving the missed payments to the end of your loan term.
- **Loan Modification:** Adjusting the terms of your loan to make payments more affordable.
- **Extension:** Requesting an additional forbearance period (if eligible).

**Action Required:** Please contact our Loss Mitigation Department at [Phone Number] no later than [Action Deadline Date] to review your financial situation and select a repayment plan. You may also visit our website at [Website URL] to upload required financial documents.

If you do not take action before your forbearance expires, your account may be marked as delinquent, which could negatively impact your credit score and eventually lead to foreclosure proceedings.

We are here to help you navigate this transition. We look forward to hearing from you soon.

Sincerely,

[Name/Department]  
[Lender/Service Name]  
[Phone Number]  
[Email Address]