

Date: [Insert Date]

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

Account Number: [Insert Account Number]

Subject: NOTICE OF APPROACHING FORBEARANCE EXPIRATION

Dear [Borrower Name],

This letter is to inform you that your current mortgage forbearance period is scheduled to expire on **[Expiration Date]**. Our records indicate that you have been under a forbearance plan since **[Start Date]** due to **[Reason/Hardship]**.

As this date approaches, it is important to determine your next steps regarding your mortgage payments. Once the forbearance period ends, your regular monthly payments will resume. Please be advised that you are also responsible for addressing the payments that were paused during the forbearance period.

Your Options for Repayment:

- **Reinstatement:** Paying the total skipped amount in a single lump sum.
- **Repayment Plan:** Adding a portion of the overdue amount to your regular monthly payments over a set period.
- **Payment Deferral:** Moving the skipped payments to the end of your loan term.
- **Loan Modification:** Adjusting the terms of your loan to make monthly payments more affordable.
- **Extension:** You may be eligible to request an extension of your forbearance if your hardship continues.

Action Required:

Please contact our Loss Mitigation Department at **[Phone Number]** no later than **[Deadline Date]** to discuss which option best fits your current financial situation. You may also visit our website at **[Website URL]** to view available programs and upload required documentation.

If we do not hear from you by the expiration date, your account may be subject to late fees and your loan may move toward the delinquency process.

We are committed to helping you stay in your home and look forward to assisting you with this transition.

Sincerely,

[Name of Contact Person/Department]

[Lender Name]

[Customer Service Phone Number]