

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Subject: Notice of Imminent Forbearance Expiration

Dear [Borrower Name],

This letter serves as a formal notification 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 payments. Once the forbearance period ends, your regular monthly payments will resume. Please be advised that any payments deferred during the forbearance period must be resolved according to the terms of your agreement.

Available Options:

- **Reinstatement:** Paying the total deferred 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 to include the deferred balance.
- **Deferral/Payment Extension:** Moving the past-due balance to the end of your loan term.
- **Extension:** Requesting an additional forbearance period if you still face financial hardship.

To ensure a smooth transition and to avoid potential late fees or credit reporting impacts, please contact our Loss Mitigation Department at **[Phone Number]** or visit our website at **[Website URL]** no later than **[Deadline Date]**.

If we do not hear from you by the expiration date, we will expect your full monthly payment for **[Month/Year]** to be made by its regular due date.

Sincerely,

[Name of Servicer/Lender]

[Department Name]

[Contact Information]