

Date: [Insert Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Notice of Pending Forbearance Agreement Expiration

Account Number: [Insert Account Number]

Dear [Borrower Name],

This letter serves as a formal reminder that your current forbearance agreement, which began on [Start Date], is scheduled to expire on [Expiration Date].

As the expiration date approaches, you will need to determine the next steps for your account. Once the forbearance period ends, your regular monthly payments will resume, and any unpaid amounts deferred during this period must be addressed.

Your available options may include:

- **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 bring the account current and potentially change your monthly payment.
- **Deferral/Extension:** Moving the past-due balance to the end of your loan term.

Please contact our Loss Mitigation Department at [Phone Number] no later than [Date] to discuss which option best fits your financial situation. If we do not hear from you by the time your agreement expires, your account may be subject to late fees and further collection actions, including foreclosure.

We look forward to assisting you in successfully transitioning out of your forbearance plan.

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]