

[Date]
[Borrower Name]
[Property Address]
[Loan Number]

Subject: Important Notice Regarding the Expiration of Your Forbearance Plan

Dear [Borrower Name],

We are writing to inform you that your mortgage forbearance plan is scheduled to expire on [Expiration Date]. As this date approaches, it is important to review your options for repaying the paused payments and maintaining your mortgage.

Please note that your regular monthly payments will resume on [Payment Resume Date]. In addition to your regular payments, you must address the total deferred amount of \$[Total Amount].

You may be eligible for one of the following post-forbearance options:

- **Reinstatement:** A single payment to cover all missed principal, interest, taxes, and insurance.
- **Repayment Plan:** Adding a portion of the overdue amount to your regular monthly payments over a set period.
- **Payment Deferral:** Moving the missed payments to the end of your loan term, payable when you sell your home or pay off your mortgage.
- **Loan Modification:** Permanently changing the terms of your loan (such as interest rate or term length) to make payments more affordable.
- **Extension:** If you are still experiencing financial hardship, you may qualify for an extension of your current forbearance.

Action Required:

Please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL] no later than [Deadline Date] to discuss which option best fits your situation. Failure to select an option may result in your account becoming delinquent.

Thank you for your prompt attention to this matter.

Sincerely,

[Name of Loan Servicer]
[Department Name]
[Contact Information]