

[Date]

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

**Subject: IMPORTANT: Your Mortgage Forbearance Plan is Expiring Soon**

Dear [Borrower Name],

We are writing to remind you that your mortgage forbearance plan for loan number [Loan Number] is scheduled to expire on [Expiration Date].

As this date approaches, it is important to determine your next steps for resuming your monthly mortgage payments and addressing the payments missed during the forbearance period. Please note that your missed payments are not forgiven and must be repaid.

**Your Available Options:**

- **Reinstatement:** Paying the total missed amount in one lump sum.
- **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.
- **Loan Modification:** Adjusting the terms of your loan (such as interest rate or term length) to make payments more affordable.
- **Extension:** Requesting an additional forbearance period, if eligible.

**Action Required:**

Please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL] no later than [Action Deadline Date] to discuss which option best fits your financial situation.

If we do not hear from you by the expiration date, your regular billing cycle will resume, and any unpaid amounts may become immediately due, which could impact your credit score or lead to foreclosure proceedings.

We are here to help you navigate this transition and keep you in your home.

Sincerely,

[Lender Name]  
[Customer Service Department]  
[Phone Number]