

URGENT: ACTION REQUIRED REGARDING YOUR MORTGAGE

Date: [Insert Date]

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

Re: Loan Number [Insert Loan Number]

Dear [Borrower Name],

This is an urgent notice to inform you that your mortgage forbearance period is scheduled to expire on **[Expiration Date]**. According to our records, your regular monthly payments are set to resume on **[Payment Resume Date]**.

To avoid a potential delinquency or default on your account, you must contact us immediately to select a repayment option. Depending on your financial situation and loan type, options may include:

- **Reinstatement:** Paying the full past-due amount in one lump sum.
- **Repayment Plan:** Adding a portion of the paused payments to your regular monthly bill over a set period.
- **Loan Deferral/Partial Claim:** Moving the paused payments to the end of your loan term.
- **Loan Modification:** Adjusting the terms of your mortgage to achieve a more affordable payment.

Next Steps:

Please visit our website at [Website URL] or call our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

If you do not take action before [Expiration Date], your account may be considered past due, which could negatively impact your credit score and result in late fees or the initiation of legal proceedings.

We are here to help you navigate this transition. Please do not delay in contacting us.

Sincerely,

[Name of Servicer/Lender]
[Department Name]
[Contact Phone Number]