

[Company Name]
[Address Line 1]
[Address Line 2]
[Date]

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

Subject: Notice of Forbearance Expiration and Repayment Options

Dear [Borrower Name],

Our records indicate that your forbearance period is scheduled to expire on [Expiration Date]. As you prepare to resume your regular monthly payments, we are pleased to offer several options to help you manage the total amount that was deferred during the forbearance period.

The total deferred amount currently due is: **[\$[Total Amount]]**.

Please review the following repayment options available to you:

- **Full Reinstatement:** Pay the total deferred amount in a single lump sum by [Date].
- **Repayment Plan:** Add a portion of the deferred amount to your regular monthly payment over a period of [Number] months until the balance is paid in full.
- **Payment Deferral:** Move the deferred amount to the end of your loan term. This amount will become due when you sell your home, refinance, or pay off your loan.
- **Loan Modification:** If you are experiencing a permanent financial hardship, we may be able to adjust the terms of your loan (such as interest rate or term length) to make your monthly payments more affordable.

Next Steps:

Please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL] by [Response Deadline Date] to select the option that best fits your current financial situation.

If we do not hear from you by the expiration date, your account may be subject to late fees or further collection actions as outlined in your original loan agreement.

Sincerely,

[Sender Name]
[Title]
[Company Name]