

Date: [Date]

Lender Name: [Mortgage Servicer Name]

Lender Address: [Street Address, City, State, Zip Code]

Borrower Name: [Borrower Full Name]

Property Address: [Property Street Address, City, State, Zip Code]

Loan Number: [Your Loan Number]

Subject: Mortgage Forbearance Repayment Agreement

Dear [Contact Person or Department Name],

This letter serves as a formal agreement regarding the repayment of the mortgage payments deferred during my forbearance period, which began on [Start Date] and ended on [End Date].

The total past-due amount accumulated during the forbearance period is \$[Total Amount]. I agree to repay this amount according to the following terms:

- **Repayment Option:** [Insert Option: e.g., Reinstatement, Repayment Plan, or Deferral/Partial Claim]
- **Additional Monthly Payment:** \$[Amount] (to be paid in addition to the regular monthly mortgage payment)
- **Duration of Plan:** [Number of Months] months
- **Start Date of Repayment:** [Date]
- **End Date of Repayment:** [Date]

I understand that my regular monthly mortgage payment of \$[Regular Payment Amount] will resume on [Date]. With the additional repayment amount, my total monthly payment will be \$[New Total Payment] until the deferred balance is paid in full.

By signing below, I acknowledge that I have read and agreed to these terms to bring my mortgage account current. Please confirm receipt of this agreement and update my account records accordingly.

Sincerely,

[Borrower Signature]

[Co-Borrower Signature, if applicable]

Contact Information:

Phone: [Your Phone Number]

Email: [Your Email Address]