

[Date]

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

Subject: Loss Mitigation Offer - Loan Number: [Loan Number]

Dear [Borrower Name],

Our records indicate that your recent forbearance plan is ending on [Date]. We are pleased to inform you that you have been approved for a permanent solution to resolve the past-due balance on your mortgage account.

Your Approved Option: [Option Name, e.g., Deferral / Loan Modification / Reinstatement]

Based on our review, we are offering the following terms to bring your account current:

- **Past-Due Amount:** \$[Amount]
- **New Total Principal Balance:** \$[Amount]
- **New Monthly Payment (PITI):** \$[Amount]
- **Effective Date of New Terms:** [Date]
- **Interest Rate:** [Percentage]%

Next Steps to Accept This Offer:

1. Review the attached legal documents carefully.
2. Sign and notarize the documents where indicated.
3. Return the signed documents to us using the enclosed envelope by [Deadline Date].
4. Make your first updated payment by [Date].

If you do not accept this offer by [Deadline Date], your account may be subject to further collection actions or foreclosure proceedings as permitted by law.

If you have any questions or wish to discuss other available options, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Company Name]
[Department Name]
[Contact Email/Website]

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.