

[Date]

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

**RE: Loan Account Number: [Loan Number]**

Dear [Borrower Name],

Our records indicate that your forbearance period is scheduled to end on [Date]. As your servicer, we want to help you transition back to regular payments and address the suspended amounts that accumulated during the forbearance period.

Based on our review of your account, we are pleased to offer you the following workout option:

**Proposed Plan: [Plan Name, e.g., Deferral / Repayment Plan / Modification]**

- **Current Past Due Amount:** \$[Amount]
- **New Monthly Payment:** \$[Amount] (Effective [Date])
- **Terms:** [Briefly describe terms, e.g., The past due balance will be moved to the end of the loan term as a non-interest bearing lien.]

To accept this offer, please sign the enclosed documents and return them to us by [Deadline Date]. If you are unable to meet these terms or your financial situation has changed, please contact our Loss Mitigation Department immediately at [Phone Number].

We are committed to helping you stay in your home and look forward to resolving this matter with you.

Sincerely,

[Sender Name]  
[Company Name]  
[Contact Information]