

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

[Borrower Name]  
[Borrower Address Line 1]  
[Borrower Address Line 2]

**Subject: Repayment Plan Offer - Account Number: [Account Number]**

Dear [Borrower Name],

As your forbearance period concludes, we are pleased to offer you a formal Repayment Plan to help you bring your account current. This plan allows you to pay your past-due balance over a scheduled period by adding a portion of the unpaid amount to your regular monthly payments.

**Repayment Plan Details:**

- **Total Past-Due Amount:** \$[Amount]
- **Repayment Period:** [Number] months
- **Start Date:** [Date]
- **End Date:** [Date]

**New Monthly Payment Schedule:**

- Regular Monthly Payment: \$[Amount]
- Repayment Installment: \$[Amount]
- **Total Monthly Payment: \$[Total Amount]**

To accept this offer, please sign and return this letter or contact us at [Phone Number] by [Deadline Date]. Failure to accept a repayment option or make your scheduled payments may result in further collection actions or a change in your account status.

If you have any questions or if your financial situation has changed, please contact our loss mitigation department immediately.

Sincerely,

[Name/Department]  
[Company Name]

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**Acknowledgment and Acceptance:**

I/We agree to the terms of the repayment plan as outlined above.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_