

[Date]

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

RE: Notice of Reinstatement Amount - Conventional Loan #[Loan Number]

Dear [Borrower Name],

As your mortgage forbearance period has concluded, this letter provides the total amount required to bring your conventional loan current. Paying this reinstatement amount will resolve all past-due balances incurred during the forbearance period and return your account to a current status.

Reinstatement Calculation:

- Total Past Due Monthly Payments: \$[Amount]
- Late Charges (if applicable): \$[Amount]
- Accrued Interest: \$[Amount]
- Corporate Advances/Fees: \$[Amount]
- **Total Amount to Reinstatement: \$[Total Amount]**

Valid Through: [Date]

Please note that the amount above is valid only through the date listed. If payment is received after this date, additional interest or fees may apply, and an updated quote will be required.

Payment Instructions:

Payment must be made via certified funds (Cashier's Check or Wire Transfer). Please make checks payable to [Lender/Service Name] and include your loan number in the memo line.

If you are unable to pay the full reinstatement amount, please contact our Loss Mitigation Department immediately at [Phone Number] to discuss alternative options such as a Repayment Plan, COVID-19 Payment Deferral, or Loan Modification.

Sincerely,

[Name of Servicer]
[Department Name]
[Contact Phone Number]
[Website Address]