

[Company Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]

Date: [Date]

RE: Notice of Reinstatement Amount - FHA Mortgage

Borrower Name(s): [Borrower Name(s)]

Property Address: [Property Address]

Loan Number: [Loan Number]

Dear [Borrower Name],

This letter follows the conclusion of your COVID-19 or financial hardship forbearance period. To bring your FHA mortgage account current and fully reinstate your loan, please review the information below regarding the total amount due.

Reinstatement Calculation:

- Total Past Due Monthly Payments: \$[Amount]
- Late Charges (if applicable): \$[Amount]
- Escrow Advances (Taxes/Insurance): \$[Amount]
- Other Fees/Costs: \$[Amount]
- **TOTAL REINSTATEMENT AMOUNT: \$[Total Amount]**

Payment Instructions:

To reinstate your loan, the total amount of \$[Total Amount] must be received by our office no later than [Expiration Date]. Payments must be made via certified funds, cashier's check, or wire transfer. Please make checks payable to [Company Name].

Loss Mitigation Options:

If you are unable to pay the full reinstatement amount at this time, you may be eligible for FHA Loss Mitigation options to help you stay in your home. These options may include:

- FHA COVID-19 Recovery Standalone Partial Claim
- Loan Modification
- Repayment Plan

Please contact our Loss Mitigation Department immediately at [Phone Number] or visit our website at [Website URL] to discuss your eligibility for these programs.

Sincerely,

[Name/Department]
[Company Name]

Note: This is an attempt to collect a debt, and any information obtained will be used for that purpose.