

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

[Date]

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

Re: Notice of Reinstatement Amount Following Forbearance Period

Account Number: [Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

As your mortgage forbearance period is approaching its conclusion on [Forbearance End Date], this letter serves as formal notice regarding the total amount required to reinstate your loan to a current status.

To bring your mortgage current through a full reinstatement, the following amounts are due:

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

The Total Reinstatement Amount listed above is valid through [Expiration Date]. Please note that this amount may change after this date due to the accrual of additional interest or fees.

Next Steps and Options:

If you are unable to pay the full reinstatement amount at this time, you may be eligible for other loss mitigation options, including:

- **Repayment Plan:** Spreading the past-due amount over a set period added to your monthly payments.
- **Payment Deferral/Partial Claim:** Deferring the past-due balance to the end of the loan term.
- **Loan Modification:** Adjusting the terms of your loan to achieve a more affordable payment.

Please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL] to discuss your specific situation and submit any required documentation.

Failure to take action by [Action Deadline Date] may result in the commencement of further collection efforts or foreclosure proceedings as permitted by your loan agreement and applicable law.

Sincerely,

[Sender Name/Department]
[Company Name]