

[Date]

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

RE: Notice of Reinstatement Amount - Post-Forbearance

Loan Number: [Loan Number]

Dear [Borrower Name],

Our records indicate that your mortgage forbearance period ended on [Forbearance End Date]. As discussed during your loss mitigation review, you have expressed the intent to reinstate your loan by paying the total past-due amount in full.

The total amount required to reinstate your loan and bring your account current as of [Date] is: **[\$[Total Amount]]**.

Breakdown of Reinstatement Amount:

- Past Due Principal and Interest: \$[Amount]
- Escrow Shortage/Advances (Taxes and Insurance): \$[Amount]
- Late Charges and Fees: \$[Amount]
- Other Corporate Advances: \$[Amount]

Payment Instructions:

To ensure your loan is properly reinstated, payment must be received in **certified funds** (Cashier's Check or Money Order) no later than [Expiration Date]. Please make the check payable to [Lender Name] and include your loan number.

Mail Payment To:

[Lender Name]
Attn: Reinstatement Department
[Payment Address]
[City, State, Zip Code]

Please note that if payment is not received by the date listed above, additional interest and fees may accrue, and a new quote will be required.

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

Sincerely,

[Name/Department]

[Lender Name]

[Phone Number]