

[Date]

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

Subject: Post-Forbearance Reinstatement Amount Calculation

Dear [Borrower Name],

Our records indicate that your mortgage forbearance period ended on [Forbearance End Date]. As you have requested to reinstate your loan in full, please find the detailed calculation of the amount required to bring your account current as of [Effective Date].

Reinstatement Breakdown:

- **Total Unpaid Monthly Payments:** \$[Amount]
- **Unpaid Principal:** \$[Amount]
- **Unpaid Interest:** \$[Amount]
- **Escrow Shortage (Taxes/Insurance):** \$[Amount]
- **Late Charges (if applicable):** \$[Amount]
- **Accrued Fees/Corporate Advances:** \$[Amount]
- **Minus Suspense Balance (if applicable):** - \$[Amount]

Total Reinstatement Amount Due: \$[Total Amount]

To successfully reinstate your loan, this total amount must be received by our office no later than [Payment Deadline Date]. Please note that if payment is received after this date, additional interest or fees may apply, and a new calculation will be required.

Payment Instructions:

Payments must be made via certified funds (Cashier's Check or Wire Transfer). Please include your loan number **[Loan Number]** on the payment.

Mailing Address:

[Lender Name]
[Department Name]
[Mailing Address]
[City, State, Zip Code]

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, Loan Modification, or Deferral.

Sincerely,

[Sender Name/Department]

[Lender Name]

[Contact Phone Number]