

[Date]

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

**Subject: Notice of Reinstatement Amount Following VA Forbearance**

Loan Number: [Loan Number]

Dear [Borrower Name],

Our records indicate that your COVID-19 or financial hardship forbearance period for your VA-guaranteed home loan has ended or is scheduled to end on [Date].

The purpose of this letter is to inform you of the total amount required to bring your mortgage account current (reinstate the loan) should you choose to pay the full past-due balance at this time.

**Total Reinstatement Amount: \$[Amount]**

This amount consists of the following:

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

This reinstatement quote is valid through [Date]. Please contact us for an updated figure if payment is made after this date.

**Next Steps and Options:**

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

- **Repayment Plan:** Adding a portion of the overdue amount to your regular monthly payments over a set period.
- **Loan Modification:** Changing the terms of your loan to include the missed payments in the principal balance.
- **VA Life Supplemental Servicing:** Other specific VA programs designed to assist veterans in retaining their homes.

Please contact our Loss Mitigation Department at [Phone Number] or visit [Website] to discuss your options. You may also contact a VA Regional Loan Center at 1-877-827-3702 for free financial counseling regarding your VA loan.

Sincerely,

[Mortgage Servicer Name]

[Department Name]

[Contact Phone Number]