

[Date]

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

Subject: Offer for Payment Deferral Assistance

Dear [Homeowner Name],

We understand that you may be experiencing financial hardship. To help you manage your mortgage during this time, [Company Name] is pleased to offer you a Payment Deferral plan.

How the Deferral Works:

- You may defer [Number] monthly payments, specifically for the months of [Month, Year] through [Month, Year].
- The total deferred amount of \$[Total Amount] will be moved to the end of your loan term.
- This deferred amount will not accrue additional interest.
- You will not be required to pay the deferred amount until you sell your home, refinance your mortgage, or reach the end of your loan term.

Next Steps:

To accept this offer, please sign and return the enclosed agreement by [Deadline Date]. Once we receive your acceptance, your account will be updated, and your next regular payment will be due on [Due Date of Resumed Payment].

If you have any questions, please contact our Homeowner Assistance Team at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Sender Name]

[Title]

[Company Name]