

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

[Date]

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

**RE: Notice of Post-Forbearance Payment Deferral Offer**  
**Account Number: [Loan Number]**

Dear [Borrower Name],

We are writing to inform you that your mortgage forbearance period is ending on [Date]. As you prepare to resume your regular monthly mortgage payments, we are pleased to offer you a **Payment Deferral** option to help resolve the missed payments during your forbearance.

**How the Payment Deferral Works:**

- **Past Due Amount:** The total missed principal and interest payments of \$[Total Amount] will be deferred.
- **New Monthly Payment:** Your regular monthly mortgage payment will remain at \$[Monthly Payment Amount] starting on [First Payment Due Date].
- **Repayment:** You are not required to pay back the deferred amount until the end of your mortgage term, or until you sell the property, refinance the loan, or transfer ownership.
- **Interest:** The deferred amount will not accrue additional interest.

**Next Steps:**

To accept this offer, you must [take action, e.g., sign and return the enclosed agreement / contact us at the number below] by [Deadline Date]. If you do not accept this offer, the full amount of your missed payments will remain due according to your original loan terms.

If you are unable to afford your regular monthly payment and need to explore other options such as a Loan Modification, please contact our Loss Mitigation Department immediately at [Phone Number].

Thank you for your prompt attention to this matter.

Sincerely,

[Name/Department]  
[Company Name]