

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

[Date]

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

RE: Mortgage Balance Deferral Offer - Account Number: [Account Number]

Dear [Borrower Name],

We are writing to offer you a Mortgage Balance Deferral plan to assist with your current financial situation. This plan allows you to delay payment of a specific portion of your mortgage balance until the end of your loan term.

Terms of the Deferral Offer:

- **Deferred Amount:** \$[Amount]
- **Effective Date:** [Date]
- **New Maturity Date:** [Date]

How It Works:

The deferred amount will be moved to the end of your loan as a non-interest-bearing balance. You will not be required to make monthly payments on this specific amount now. However, the full deferred amount will become due and payable when you pay off your mortgage, sell your home, or refinance your loan.

Your regular monthly mortgage payments will resume on [Date] in the amount of \$[Amount].

Next Steps:

To accept this offer, please sign the enclosed "Deferral Agreement" and return it to us by [Deadline Date]. If we do not receive your signed agreement by this date, this offer will expire.

If you have any questions regarding this offer, please contact our Loss Mitigation Department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Name of Representative]
[Title]
[Lender Name]