

[Date]

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

**Re: Mortgage Account Number: [Account Number]**

Dear [Borrower Name],

We understand that you may be experiencing financial hardship. To assist you during this time, [Lender Name] is pleased to offer you a Temporary Mortgage Relief Deferral plan.

**Offer Details:**

- **Deferral Period:** [Number of Months] months.
- **Start Date:** [Date]
- **End Date:** [Date]

**Terms and Conditions:**

During the deferral period, your monthly principal and interest payments will be paused. Please note that interest will continue to accrue on your unpaid principal balance. At the end of the deferral period, the deferred payments will be moved to the end of your loan term as a non-interest-bearing balance, due upon payoff, sale, or refinancing of the property.

**Next Steps:**

To accept this offer, please sign and return this letter by [Deadline Date]. If we do not receive your acceptance by this date, your regular payment schedule will remain in effect.

If you have any questions, please contact our Loss Mitigation Department at [Phone Number] or via email at [Email Address].

Sincerely,

[Name/Department]  
[Lender Name]

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**Acceptance of Offer:**

I/We accept the terms of the Temporary Mortgage Relief Deferral as outlined above.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_