

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Loan Account Number: [Account Number]

Dear [Borrower Name],

This letter is to confirm that your request for a renewal of your pandemic-related mortgage forbearance has been approved. We understand that the ongoing impacts of the pandemic may still be affecting your financial situation, and we are committed to assisting you during this time.

Renewal Terms:

- **Extension Period:** Your forbearance period has been extended from [Original End Date] to [New End Date].
- **Payment Status:** During this period, your monthly mortgage payments will continue to be suspended or reduced.
- **Interest:** Interest will continue to accrue on your unpaid principal balance according to the terms of your original loan agreement, but no late fees will be assessed during the forbearance period.

Next Steps:

As the new expiration date approaches, we will contact you to discuss permanent repayment options. These options may include a loan modification, repayment plan, or payment deferral, depending on your eligibility and the guidelines provided by your loan owner (e.g., Fannie Mae, Freddie Mac, FHA, VA).

Please note that you are not required to pay back the total suspended amount in one lump sum at the end of the forbearance unless you choose to do so.

If your financial circumstances improve before the new end date, please contact us immediately to discuss resuming your regular payments.

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

Sincerely,

[Lender/Service Name]

[Department Name]