

[Date]

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

Subject: Extension of Pandemic-Related Mortgage Forbearance

Dear [Borrower Name],

This letter is to confirm that your request for an extension of your mortgage forbearance due to financial hardship related to the COVID-19 pandemic has been approved. This extension is granted in accordance with applicable federal guidelines and loan servicer policies.

Extension Details:

- Current Forbearance End Date: [Original End Date]
- New Extended Forbearance End Date: [New End Date]
- Extension Period: [Number of Months]

During this period, your requirement to make monthly mortgage payments remains suspended. No late fees will be assessed, and your account will not be referred to foreclosure while the forbearance is active.

Please note that interest will continue to accrue on your unpaid principal balance during the forbearance period as per the terms of your original promissory note.

Next Steps:

Approximately 30 days before your new extension expires, we will contact you to discuss long-term repayment options. These options may include a repayment plan, payment deferral, or loan modification. You are not required to pay back the total skipped amount in one lump sum unless you choose to do so.

If your financial situation improves before the new end date, please contact us to discuss resuming your payments.

Sincerely,

[Name of Loan Officer/Representative]
[Department Name]
[Lending Institution Name]
[Phone Number]