

[Date]

[Service Member Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Re: Repayment Plan Offer - Account Number: [Account Number]

Dear [Service Member Name],

Thank you for your service. We are writing to confirm that your recent period of forbearance related to your military service has ended as of [Date].

Our records indicate that the total past-due balance accrued during your forbearance period is \$[Amount]. To assist you in bringing your account back to current status, we are pleased to offer the following Repayment Plan in accordance with the Servicemembers Civil Relief Act (SCRA) and our internal military support guidelines.

**Repayment Plan Terms:**

- **Total Delinquent Amount:** \$[Amount]
- **Repayment Term:** [Number] months
- **Monthly Repayment Installment:** \$[Amount]
- **Total New Monthly Payment:** \$[Amount] (Regular payment + Repayment installment)
- **Start Date:** [Date]

By accepting this plan, the additional repayment installment will be added to your regular monthly payment until the deferred balance is paid in full. During this period, your account will be reported to credit bureaus as "Current" provided all payments are made on time according to this schedule.

**How to Accept This Offer:**

To enroll in this plan, please sign and return this letter by [Deadline Date] or contact our Military Support Team at [Phone Number] to confirm your acceptance over the phone.

If you are experiencing further financial hardship due to permanent change of station (PCS) orders or deployment, please contact us immediately to discuss alternative options.

Sincerely,

[Sender Name/Department]

[Financial Institution/Company Name]

[Contact Phone Number]

[Military Support Email Address]

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**Acceptance Signature:**

I accept the terms of the repayment plan as outlined above.

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