

[Date]

[Service Member Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Subject: Transition from Military Service Forbearance

Dear [Service Member Name],

Welcome home. We thank you for your dedicated service to our country.

Our records indicate that your active-duty deployment has concluded. This letter serves as formal notification that your military service forbearance period for account number [Account Number] is scheduled to end on [Date].

What you need to know:

- **Regular Payments:** Monthly payments in the amount of \$[Amount] will resume on [First Payment Due Date].
- **Interest Rates:** If your interest rate was capped at 6% under the Servicemembers Civil Relief Act (SCRA), it may revert to your original contract rate on [Date].
- **Repayment Options:** If you are experiencing financial hardship transitioning back to civilian life, you may be eligible for loan modification, extended repayment plans, or further deferment.

Next Steps:

Please contact our Military Support Team at [Phone Number] or visit our website at [Website URL] to confirm your return status and discuss your preferred repayment strategy.

If you are still on active duty or have had your orders extended, please provide updated documentation as soon as possible so we can maintain your protections.

Sincerely,

[Name/Department]

[Financial Institution Name]

[Contact Information]