

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Account Number ending in [Last 4 Digits of Account Number]

Dear [Customer Name],

This letter serves as formal notification that your hardship forbearance period for the above-referenced account has officially expired as of [Date].

Our records indicate that you have reached the maximum allowable duration for financial hardship assistance. As previously outlined in our assistance agreement, the account has remained delinquent throughout this period, and the full outstanding balance of \$[Amount] is now due.

Because the forbearance period has exhausted and no further repayment arrangements have been secured, your account has been closed. You will no longer have access to [Credit Line/Services], and the status of this account will be reported to the relevant credit reporting agencies in accordance with federal law.

To avoid further collection actions or the potential transfer of this debt to a third-party agency, please remit the total balance due by [Date]. If you are unable to pay the full amount, please contact our Collections Department immediately at [Phone Number] to discuss any final remaining settlement options that may be available to you.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Sender Name/Department]

[Company Name]