

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: Notice of Account Closure - Hardship Forbearance Expiration

Dear [Customer Name],

This letter is to formally notify you that your account ending in [Last 4 Digits of Account Number] has been closed, effective [Date].

Your account was previously placed under a temporary hardship forbearance plan to assist you during a period of financial difficulty. As of [Forbearance End Date], the terms of this agreement have expired. Following a review of the account status and the remaining balance, we have determined that the account will not be reopened for further use or extensions.

Current Account Status:

- Total Outstanding Balance: \$[Amount]
- Account Closure Date: [Date]

Please be advised that while your account is closed to new transactions, you remain responsible for the repayment of the outstanding balance. We encourage you to contact our collections department at [Phone Number] to discuss a manageable repayment schedule or to settle the remaining debt.

If you have already made a payment to clear this balance, please disregard the repayment portion of this notice. We appreciate the opportunity to have served you.

Sincerely,

[Your Name/Department]
[Company Name]
[Contact Information]