

Date: [Insert Date]

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

Account Number: [Insert Account Number]

Subject: NOTICE OF FORBEARANCE CLOSURE - UNRESOLVED HARDSHIP

Dear [Customer Name],

This letter serves as formal notification that your Financial Hardship Forbearance period for the above-referenced account will expire on **[Insert Expiration Date]**.

Despite our previous attempts to contact you, we have not received the necessary documentation or a confirmed repayment plan to resolve your outstanding balance. As a result, your account will return to its original repayment status effective **[Insert Date]**.

What this means for you:

- Your regular monthly payments will resume on [Insert Payment Due Date].
- The total past-due amount of \$[Insert Amount] is now due and payable.
- Unpaid interest accrued during the forbearance period may be added to your principal balance.
- Failure to remit payment may result in late fees and negative reporting to credit bureaus.

It is urgent that you contact our Loss Mitigation Department at [Insert Phone Number] or visit our website at [Insert Website URL] immediately. We may still have options available to help you avoid further collection actions or default, but you must take action before the closure date.

If you have already sent your payment or submitted your documentation within the last 48 hours, please disregard this notice.

Sincerely,

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