

**APPENDIX C****Payment Deferral Post COVID-19 Forbearance Solicitation Cover Letter**

[DATE]

Dear [BORROWER NAME(S)]:

[SUBJECT PROPERTY ADDRESS 1]

[SUBJECT PROPERTY ADDRESS 2]

[CITY, STATE ZIP CODE]

REFERENCE: [MPF LOAN NUMBER] [PFI LOAN NUMBER]

Subject: Loss Mitigation Offer Enclosed

Dear [BORROWER NAME(S)]:

We have been trying to reach you during your forbearance plan to discuss your situation and to provide information on options that may be available to you to resolve your delinquency. We would like to offer you an opportunity to enter into a more permanent solution. We are here to help. If you have questions about the options listed below, please contact us immediately.

**If you can make your monthly mortgage payments:**

If your COVID 19 related hardship has been resolved and you are able to resume making your mortgage payments following your forbearance plan, a payment deferral may be the best option to immediately bring your mortgage current, prevent foreclosure, and delay repayment of the mortgage payments you missed during your forbearance plan

We have approved you for such a deferment plan. Please refer to the enclosed payment deferral agreement for more details on this offer and how to accept it.

**If you are still not able to resume making your monthly mortgage payments:**

If your COVID 19 related hardship is not yet resolved, you may need more time to resolve your hardship before we can determine what long-term solution best works for you. If so, an extension of your forbearance plan may be available. To receive an extension, or to discuss other loss mitigation options that may be available to you, you must contact us to discuss your options.

**QUESTIONS?**

CONTACT US [SERVICER'S NAME]

Phone: [8XX-XXX-XXXX]

Email Address: [SERVICER'S EMAIL]

Website: [SERVICER'S WEBSITE]

Please to review the enclosed payment deferral agreement which includes instruction on how to accept the offer.

We are here to help you with your mortgage.

Sincerely,

Customer Support

[SERVICER NAME]

