**[Servicer Logo] [Servicer Address]**

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| --- | --- |
| [Borrower 1 Name] [Borrower 2 Name][Address 1][Address 2][City, State Zip Code] | [Date]Reference: [LOAN NUMBER] |

**SUBJECT:** Your Non-Interest-Bearing Balance is Coming Due

Dear [Borrower Name(s)]:

As your mortgage servicer, we would like to remind you that you have a non-interest-bearing balance on your mortgage loan in the amount of [$XXX]. This balance was created at the time of your previously completed [loan modification][payment deferral]. The non-interest-bearing balance becomes due upon the earliest of (a) the maturity date of your mortgage loan, (b) the date that the interest-bearing portion of your principal balance is paid off, or (c) when the underlying property is sold or transferred. Our records show that the [maturity date of your mortgage loan] [projected payoff date on the interest-bearing balance of your mortgage loan] is [DATE]. Therefore, your non-interest-bearing balance of [$XXX] will become due on, [DATE].

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| **CONCERNED ABOUT YOUR NON-INTEREST-BEARING BALANCE? PLEASE ACT NOW**If you have questions or are concerned that you will be unable to pay off your non-interest-bearing balance on the above date, please contact us immediately at [8xx-xxx-xxxx] so that we can explore what options may be available to help you. |

**You Can Reach Us By**

• **Phone**: (8xx-xxx-xxxx) or Fax: (8xx-xxx-xxxx) • **Email**: [Servicer’s email address]

• **Mail**: [Servicer’s mailing address] • **Online** at [Servicer’s URL]

Thank you for your prompt attention to this matter.

Sincerely,

Customer Support

[Servicer’s Name]