

# Request for Payment Arrangement

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Lender's Name]  
[Lender's Address]  
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a payment arrangement regarding my mortgage account, [Account Number], due to unforeseen financial hardships I am currently experiencing.

As of now, I am facing difficulties that have impacted my ability to make timely mortgage payments. I would like to discuss the possibility of establishing a temporary payment arrangement to avoid foreclosure.

I propose to make reduced payments of [Proposed Amount] per month for the next [Proposed Duration] months. This will allow me time to stabilize my financial situation and resume regular payments. I am committed to fulfilling my obligations and hope for your understanding and support during this challenging time.

Please let me know if we can schedule a time to discuss this further. I look forward to your prompt response and hope to reach a mutually agreeable solution.

Thank you for your attention to this matter.

Sincerely,  
[Your Name]