

# Debt Adjustment Plan Proposal

Date: [Insert Date]

To: [Homeowner's Name]

[Homeowner's Address]

Dear [Homeowner's Name],

We understand that you are facing financial difficulties that may impact your ability to meet your mortgage payment obligations. To assist you in overcoming these challenges, we are proposing a debt adjustment plan tailored to your specific situation.

## Proposed Debt Adjustment Plan

- Current Mortgage Balance: [Insert Amount]
- Proposed Reduced Monthly Payment: [Insert Amount]
- New Payment Term: [Insert Duration]
- Deferred Interest: [Insert Details]

We believe this plan will provide you with financial relief and allow you to remain in your home while you regain your financial footing. Please review the details and contact us no later than [Insert Deadline] to discuss any questions or modifications you may require.

Thank you for your attention to this matter. We look forward to working together to find a solution that is beneficial for both parties.

Sincerely,  
[Your Name]  
[Your Title]  
[Company Name]  
[Contact Information]