

Mortgage Restructuring Offer

Date: [Insert Date]

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

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

Dear [Lender's Name],

I hope this letter finds you well. I am writing to discuss my current mortgage situation and to propose a restructuring plan due to recent financial difficulties that have led to my mortgage arrears.

My mortgage account number is [Account Number]. Due to [brief explanation of financial hardship], I have fallen behind on my payments and am seeking your assistance in restructuring my mortgage to avoid foreclosure.

After reviewing my financial situation, I believe a restructuring plan that includes [mention any specific terms: reduced interest rate, extended loan term, etc.] would allow me to resume regular payments and clear my arrears.

I am committed to working with you to find a solution that benefits both parties. Please let me know a convenient time for us to discuss this proposal in more detail.

Thank you for your consideration. I look forward to your prompt response.

Sincerely,
[Your Name]