

Request for Foreclosure Avoidance Negotiation

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a foreclosure avoidance negotiation for my mortgage account, number [Insert Mortgage Account Number]. Due to [briefly explain your situation, e.g., unexpected financial difficulties, job loss, medical expenses], I am currently facing challenges that have made it difficult for me to keep up with my mortgage payments.

I am committed to finding a solution that works for both parties and believe that with your assistance, we can explore alternative options to foreclosure that would be beneficial to both of us. Possible solutions may include loan modifications, forbearance, or other loss mitigation programs.

Please let me know what information you need from me to begin this process. I am hopeful that we can come to a mutually agreeable solution and prevent foreclosure.

Thank you for your understanding and assistance. I look forward to your prompt response.

Sincerely,

[Your Name]