

Mortgage Adjustment Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name or Customer Service],

I am writing to formally request a review and adjustment of my current mortgage terms. My mortgage account number is [Your Account Number].

Given my recent financial circumstances, I believe that a modification may be beneficial for both parties. I would appreciate it if we could explore options that include [Briefly describe the adjustments you are seeking, e.g., interest rate reduction, term extension, etc.].

I have been a loyal customer and have maintained my payments; however, due to [explain your reasons, e.g., job loss, medical expenses], I am struggling to meet the original terms of the mortgage.

I have attached relevant documentation to support my request.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]