

[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 assistance in adjusting my mortgage payments due to unforeseen financial difficulties that I am currently facing.

Due to [briefly explain your situation, e.g., job loss, medical expenses, etc.], my financial circumstances have significantly changed, making it increasingly difficult for me to maintain my current mortgage payments. I have always valued my relationship with your institution and have made every effort to meet my obligations.

In light of my situation, I am kindly requesting a mortgage adjustment to help me manage my financial commitments more effectively. I believe that with your support, I can get back on track and continue to honor my mortgage commitment.

I am open to discussing potential options, such as loan modification, temporary forbearance, or any other programs that you may have available to assist homeowners in distress.

Thank you for considering my request. I look forward to your timely response.

Sincerely,

[Your Name]