

# Request for Improved Mortgage Payment Terms

[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 a review of the terms of my mortgage for the property located at [Property Address]. Due to [brief explanation of circumstances, e.g., changes in financial situation, increased cost of living], I am finding it increasingly challenging to meet my current payment obligations.

Given my commitment to maintaining my mortgage payments and my history with your institution, I would appreciate the opportunity to discuss more manageable terms, such as [suggest specific terms, e.g., lower interest rate, extended repayment period]. I believe that adjusting these terms would not only assist me in fulfilling my obligations but also benefit your institution by ensuring continued payment rather than potential default.

I am hopeful that we can find a mutually agreeable solution. Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]