Foreclosure Avoidance Forbearance Agreement Request

[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 letter finds you well. I am writing to you regarding my mortgage loan for the property located at [Property Address], Loan Number: [Loan Number]. Due to unforeseen circumstances, including [briefly explain your situation, e.g., job loss, medical emergency, etc.], I have been facing financial difficulties that have hindered my ability to make timely mortgage payments.

In an effort to avoid foreclosure, I am respectfully requesting a forbearance agreement that would allow me to temporarily reduce or suspend my mortgage payments. I believe that this would provide me the necessary time to improve my financial situation and stabilize my income.

I am committed to fulfilling my obligations and would appreciate the opportunity to discuss potential options, such as a temporary forbearance period, revised payment schedule, or any other alternatives you may offer to help me through this challenging time.

Please let me know how we can move forward regarding this request. I am eager to work together to find an amicable solution. I can be reached at [Your Phone Number] or [Your Email Address].

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

Sincerely,

[Your Name]