

Request for Mortgage Payment Reduction

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[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 formally request a reduction in my mortgage payments for my home located at [Your Property Address]. Due to [briefly explain your situation, e.g., job loss, medical expenses, or other financial difficulties], I am finding it increasingly challenging to meet my current mortgage obligations.

I believe that a temporary reduction in my monthly payment would allow me to manage my finances more effectively while I work towards stabilizing my situation. I have always valued my relationship with your institution and have made every effort to stay current with my payments.

I kindly ask you to consider my request for a [specific type of reduction, e.g., a temporary forbearance or permanent modification]. I am willing to provide any necessary documentation to support my case and would appreciate the opportunity to discuss this matter further.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]