

Mortgage Forbearance Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name or Loan Servicer],

I hope this letter finds you well. I am writing to formally request a forbearance on my mortgage due to unexpected large expenses that have arisen. My mortgage account number is [Your Mortgage Account Number].

Recently, I encountered unforeseen financial difficulties when [briefly describe the unexpected expenses, e.g., medical bills, home repairs, etc.]. These unexpected expenses have significantly impacted my ability to make timely mortgage payments.

Considering my situation, I kindly request a temporary forbearance period of [specify the period, e.g., three months] so I can manage these expenses and stabilize my financial situation. I am committed to keeping my mortgage current and would like to work with you to establish a suitable plan during this challenging time.

Thank you for considering my request. I hope to hear from you soon to discuss this matter further. Please feel free to contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Name]