

Letter of Justification for Mortgage Loan Extension

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Re: Request for Mortgage Loan Extension

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request an extension on my mortgage loan due to unforeseen circumstances that have recently arisen. Specifically, I have encountered unexpected repair costs related to my property located at [Property Address].

On [Date of Incident], I discovered [briefly explain the nature of the repairs, e.g., significant plumbing issues, roof damage]. The estimated cost for these repairs is approximately [insert amount], which has placed a substantial financial strain on my ability to meet the current terms of my mortgage.

In light of these circumstances, I kindly request an extension of my mortgage loan payments by [insert desired extension period, e.g., 3 months, 6 months]. This additional time will allow me to address the repairs without jeopardizing my payment obligations.

I appreciate your understanding and consideration of my request. Please let me know if you require any further documentation or information regarding this matter. I look forward to your positive response.

Thank you for your attention to this urgent issue.

Sincerely,

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Email Address]