Mortgage Loan Reinstatement Negotiation

Date: [Insert 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 discuss the possibility of reinstating my mortgage loan for the property located at [Property Address]. Due to unforeseen circumstances, I fell behind on my payments and understand the importance of remedying this situation.

As of today, my account is [insert account number]. I am committed to resolving this matter and would like to propose a reinstatement plan that would allow me to bring my account up to date. [Briefly outline your proposed plan, including any potential lump sum payment or payment arrangement].

I kindly ask for your understanding and cooperation in this matter. I believe that with your assistance, we can find a mutually beneficial resolution. Please let me know a convenient time for us to discuss this further.

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

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]