Mortgage Forbearance Proposal

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Request for Mortgage Forbearance

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a forbearance on my mortgage payments due to [briefly explain the reason, e.g., temporary financial hardship, job loss, medical expenses]. My mortgage account number is [Your Account Number].

Given the circumstances, I am unable to make my regular payments and would appreciate the opportunity to temporarily suspend or reduce my mortgage payments for a period of [specify duration, e.g., 3 months]. During this time, I plan to [briefly explain your plan, e.g., seek new employment, manage medical expenses].

I understand my obligations and am committed to resolving my situation. I have attached documents that support my request, including [list attachments, e.g., financial statements, termination letter].

I appreciate your understanding and consideration in this matter. Please let me know if you need any additional information to process my request. I look forward to your prompt response.

Thank you for your time and attention.

Sincerely,

[Your Name]